

**THE PAROCHIAL CHURCH COUNCIL OF  
ST STEPHEN with ST JOHN, WESTMINSTER**

**Registered Charity Number 1132179**

**ANNUAL REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

## THE PCC OF ST STEPHEN WITH ST JOHN, WESTMINSTER

### INFORMATION PAGE

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London, SW1E 5BT

CAF Bank  
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Kent, ME19 4JQ

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# ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31ST DECEMBER 2024

## Aims and Purposes

St. Stephen's PCC has the responsibility of co-operating with the Incumbent, the Revd. Graham Buckle, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelical, social, and ecumenical. It has also maintenance responsibility for St Stephen's House at Hide Place, London SW1P 4NJ.

## Objectives and Activities

Our aim as a church is to be a welcoming community that celebrates the joy and the challenge of the Christian faith; and to be a place to which we come to worship God, in order to go out and live more faithfully in the wider world.

*"The parish church that is genuinely open to God's mission and accessible to its community, and where people with unlike life stories can encounter one another as friends in our highly compartmentalised society, is an ancient idea that is always fresh."* - Richard Chartres, former Bishop of London

We believe that our mission is substantially expressed through faithfully sustaining the life of an Anglican parish church in the centre of London, rooted in worship and in the local community.

In particular:

- building up the church community on the foundation of the existing diverse congregation,
- building on our work with young people to rejuvenate the congregation,
- to engage with local issues of poverty, homelessness, and isolation.
- becoming more outward looking to reach out and communicate better with local people and other churches and faith groups.

When planning the activities for the year, the Vicar and the PCC have considered the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion.

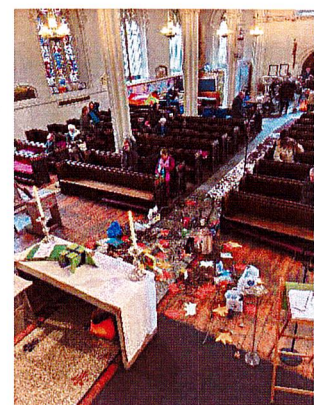
## 2024 – Building Up

### Achievements and Performance

Despite the global challenges of conflict and climate change, as the world moves away from the immediate crisis of COVID, this past year has been one in which we have been able to stop, look around, and discover where we are in the wake of the pandemic, and where we wish to grow next. This has involved some difficult conversations around the numbers attending on Sunday, but has also revealed a tremendous appetite to continue the core work of the church: being the gathered people of God in this specific place, whilst reaching out to support some of the most vulnerable in our society and internationally.

### Liturgy and Worship

As the gathered people of God, our church life continues to centre around our liturgy and worship. While we have continued to livestream our services, online attendance has been minimal. Nonetheless, we feel it





remains important to offer this option for our loyal congregants who may be travelling or have limited mobility.

Prayer shapes the rhythm of our daily life, with Morning and Evening Prayer taking place every weekday in church and on Zoom. Since Advent we have also had Midday Prayer at 12 noon everyday. These services continue to be well attended, with some new participants joining regularly. Our weekday Eucharistic services have seen a slight change in schedule, now held at 17:00 on Mondays and 12:30 on Wednesdays. These times were chosen to welcome those who may wish to stay on after our popular social gathering, Tea@3.

Our three Sunday services have broadly maintained their attendance, with the joyful addition of some new families becoming part of our worshipping community. We also welcomed Belle Chan formally into our Eucharistic Community, who was confirmed by the Bishop Lusa Nsenga Ngoy at St Paul's Cathedral in November.



As the Venerable Katherine Hedderly, Archdeacon of Charing Cross, noted in her visitation report following her visit on 24 June:

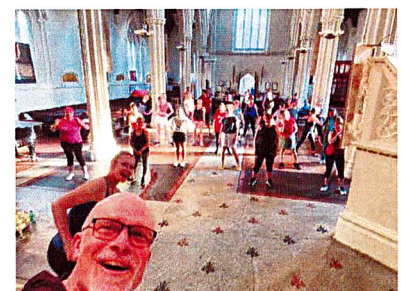
*'The regular pattern of prayer and Eucharistic worship underpins the busy life of the church and its ministry. It is a wellspring for all that happens here and reflects the faithfulness of the ministry team and the church community.'*

This year, we were delighted to celebrate with members of our congregation in significant moments of life and faith. We welcomed Georgina, Albert, Benjamin, Arthur, and Olivia in baptism, and celebrated the wedding of Hayley and Cian after Easter.

We were also saddened by the deaths of friends of our community: Both Harry Greenway and Lawson Crawford, who died in 2024 were important members of our community and will be sadly missed.

### Highlights from the Year

- **10<sup>th</sup> Anniversary:** To mark Graham's 10<sup>th</sup> year as our vicar in January, we had a wonderful service, with a packed church, and many friends attending.
- **Lent Reflections:** In keeping with our year's theme of environmental stewardship, we held a Lent book study on *Saying Yes to Life* by Ruth Valerio. This was complemented by guest speakers, including Westminster's Net Zero Officer Alison Moulden—who also spoke at our PCC away day—and other diocesan leaders who shared their journeys towards Net Zero. We also hosted a Diocesan Lent Listening Group, enabling us to participate collectively via Zoom and explore how these practices might be applied in our own context. This proved to be a deeply enriching experience for our team and wider community.
- **St Stephen's Weeks:** These celebrations featured lectures on our founder, Angela Burdett-Coutts, and a wide range of musical events. Highlights included recitals by pupils from Burdett-Coutts Primary School and The Grey Coat Hospital Secondary School, as well as performances by Floreat and the Civil Service Choir—whose rendition of Will Todd's *Jazz Missa Brevis* was especially well received. Joyful community favourites such as our annual Zumbathon, the parish picnic, and a *Sound of Music* singalong made for a truly festive occasion.

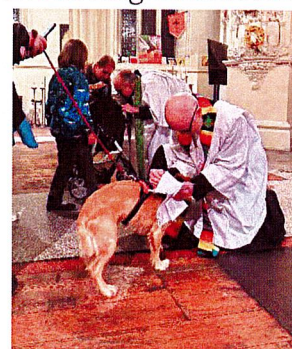




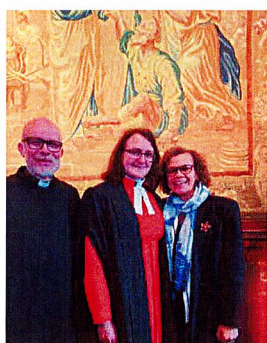


- **Michaelmas BBQ:** Spearheaded by Nadine and a dedicated team of volunteers, this event featured a delicious barbecue, tombola, craft tables, and stalls. Funds raised supported future community activities, and the event successfully brought together people from across all our services and the local neighbourhood.

• **Animal Blessing Service:** This much-loved annual service continues to draw participants from across the parish. It offers a unique and joyful opportunity to celebrate our animal companions in an inclusive and prayerful setting.



## Teaching



St Stephen's has consistently been a place for the formation and teaching of clergy, and this year we have bid a fond farewell to our curate, Helena Bickley-Percival, who has not gone far as she has joined the team at Westminster Abbey and we could not be prouder.

We have also said goodbye to Jeremy Cavanagh, who had been splitting his training between St Stephen's and St Saviour's churches and who has now moved on to St George's in Melbourne. In June we welcomed David Jones as our new curate and we have continued to be supported by Deacon Lee Barford. We have joined in many special services with our neighbours and friends, especially with St Matthew's on Palm Sunday and for our respective Patronal Festivals.

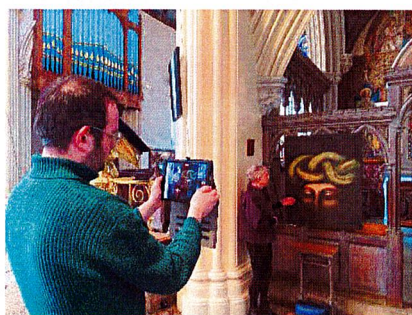
## Community Film Night

A wonderful community initiative came from a Serpentine Swimmer who is a film Producer for Ken Loach. He was keen to show his most recent film "The Old Oak" in a community space with a meal together. This we successfully hosted with many people coming to watch the film and sharing food, from all sections of our community. We raised over £1000 for The Cardinal Hulme Centre and had a wonderful night in January, of questions and discussion after.



## Art Project

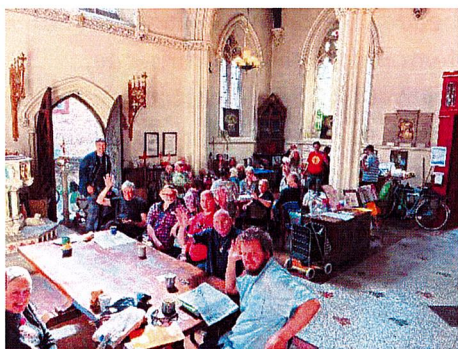
Anne Grebby's 15 Lenten paintings was installed in Saint Stephen's for Lent 2024. 'Reading between the lines' was a series of painting by Anne, which began in 2021, with an exhibition in All Saints Church, Brighton, shown for Passiontide 2022 in Canterbury Cathedral Crypt and now, (with the addition of three new paintings), and was installed in Saint Stephen's for Lent 2024.



Anne's paintings are intended to immerse the eye in the visible and open us to an awareness of the invisible... the infinite mystery of God, inviting one *"to cross the boundary of each picture frame and accompany Jesus as he approaches his death, resurrection and ascension"*.

Anne also kindly did several workshops with some of the pupils from both our school, Burdett Coutts and Westminster Under School. It was a very successful project and we thank Anne.





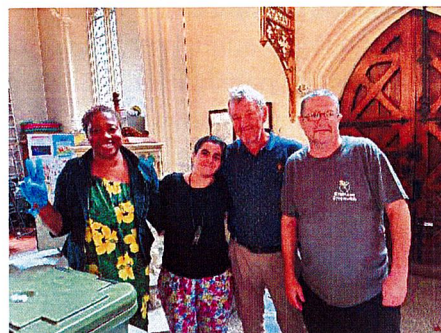
### Community Outreach

St Stephen's continually seeks to be a place where all are welcome, and the care of the vulnerable and deprived lies at the heart of our community.

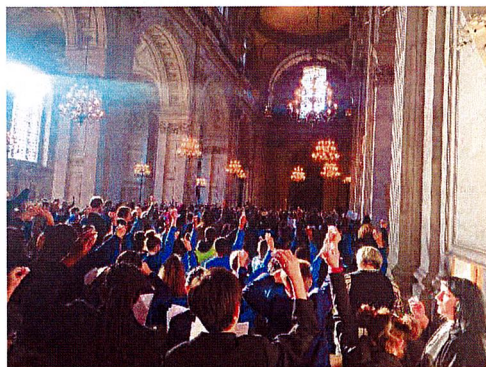
On Fridays every other week we host a wonderful team of volunteers provide a hot lunch for some of our most needy guests from our local community. Thank you Thurdy and her team.

The church remains an important venue for a number of groups, and this year has hosted choirs, orchestras, dance groups, the Arts Society and Kingsway College.

Our links with the Queen Mary hostel, Garside House, and Dean Abbots House continue to enrich the life of our parish. Clergy continue to take services at each place, as well as visit for pastoral care.



### Young People



Our involvement with local schools continues to be a vital part of our ministry. Both Burdett-Coutts and Westminster Under School visit St Stephen's weekly for Collective Worship, and since September, clergy have also been actively supporting The Grey Coat Hospital with their weekly worship during the interim period before the appointment of a new chaplain. We were very proud of our school Burdett-Coutts involvement in the Diocesan Schools Service at St Paul's Cathedral in January:

We are especially proud to be one of the few churches in the area offering a dedicated Junior Church. This growing ministry is a source of great joy and vitality within our congregation. We are deeply grateful to our committed team of Junior Church leaders who volunteer on a rota basis to lead sessions during the 10am Parish Eucharist most Sundays.

Several of our family-friendly events continue to draw large numbers of children and families to the church. These include our much-loved Pancake Party, the festive Michaelmas BBQ, and our joyful Animal Blessing service.

### Gardening Group

Our Gardening group of dedicated volunteers continue to meet on Mondays. They have done a marvellous job maintaining and creating new spaces for our church. They have also linked in with some of our groups which use to the church to help them with the heavy work. Thank you Sally, Sue, Kyle and Rebecca.

### Evergreen Club

We continue to host events for Over-50s on Mondays, in partnership with OpenAge. Our gardening group has worked hard to maintain the grounds outside of the church, and our crafting groups continue to thrive. We are grateful to Sally, who leads our ever popular Creative Clay sessions and Nadine, who leads Stitchers in various creative endeavours, including turning our Christmas tree into tree ornaments to be sold to raise money for the church. We value our partnership with Emmaus, who provide food and support on





a Friday evening. Emmaus had a hiatus in providing the service at the end of the year, and many thanks to Nadine who sought support from local businesses so that we could keep offering the service through the winter months.

### International Links



In February 2024, the Bishop of London visited New York for the installation of the Bishop of New York and was hosted at the Holy Trinity Rectory for a gathering of current and interested NYC/London Link parishes. Throughout the year, parishioners continued to visit one another's parishes in London and in New York, and Graham Buckle visited New York in May as part of Holy Trinity's 125<sup>th</sup> Anniversary. He joined us for our main Sunday celebration with the Bishop of New York, visited parishioners, and volunteered in our neighbourhood supper.

During Graham's visit, we also attended a lecture by the Archbishop of (Old) York, Stephen Cottrell, in which the archbishop shared poems and reflections from his walk on the Camino de Santiago de Compostela. He reminded us of Chaucer's beginning of *The Canterbury Tales*, explaining that to "pass the long journey (the pilgrims) told each other stories." That image of "telling each other stories" is a good one for describing the NY-London link relationship.

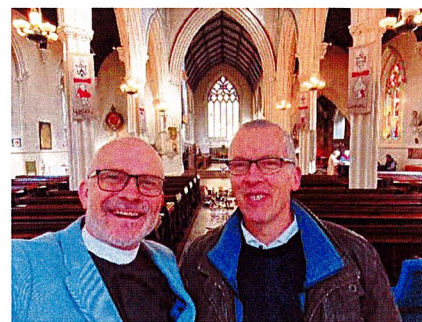
Since 2016, St. Stephen's and Holy Trinity have been telling each other stories and creating new ones together. Like a pilgrimage, we have navigated hills and valleys—new ministries and programs, a pandemic, economic and political challenges, and the various joys and griefs we experience individually and communally. Thanks be to God for the shared journey and the shared faith. As we look to 2025, we look forward to St. Stephen's 175<sup>th</sup> and an October pilgrimage to London by link clergy from New York. — John Beddingfield, Rector of The Church of the Holy Trinity.

*Revd John F Beddingfield*



We continue to keep in contact as much as possible with our friends in the Church of the Province of Myanmar. The situation in Myanmar continues to be very desperate, so they are continually in our prayers, and we seek to support them as much as we can.

We also welcomed Pastor Ekkehard Kirchner who is a Hospital Chaplain from Berlin, as part of the Berlin-London Diocesan Link. Ekkehard stayed with the Vicar and came to our services over the Harvest Festival Weekend. We look forward to his return.



### Communications

This year, we have made a concerted effort to grow our social media presence by posting more regularly and intentionally. Our aim has been to keep parishioners and visitors informed about upcoming events and key news from the life of the church. We are pleased to report that these efforts have had a tangible impact. According to the 2024 Digital Presence Report, St Stephen's has climbed an impressive 14 places to become the 5th highest-ranking church on Facebook within London. On Instagram, we've also seen progress, rising two places to 17th.

In addition to our social media outreach, we continue to produce a digital newsletter approximately six times a year. Each edition includes a pastoral letter from our Vicar, Graham, alongside highlights and information about special events and activities taking place at St Stephen's.

### Personnel

These activities would not be possible without the dedication, generosity, and faithfulness of both the staff and the congregation. There are many people whose quiet hard work behind the scenes remains indispensable to the life of the church and its work in the wider community. We give thanks for readers, sidespeople, intercessors, choir members, Junior Church leaders, flower arrangers, gardeners, hospitality volunteers, crafting group leaders, servers, PCC members, and all those others without whose support and commitment allow the church to flourish.

Jason Richards continues to be our Safeguarding Officer, with Alison Seedat acting as Children's Champion and Sue Wates as our Seniors' Champion. Phil Perkins has taken on the role of Health and Safety Officer and we continue to care for our parishioners both physically as well as emotionally. We are deeply grateful to our Churchwardens Matthew Morony and Suzanne Standring and our out-going Churchwarden, Edward Barker, as well as the whole PCC for all their hard work. Matthew Blaiden continues as Director of Music and principal organist. We are grateful for the continued support of Rosemary Field (Organist Emeritus) and Jason Richards (Associate Organist), and to Anita Datta and Izzy Wideman, who deputised during Matthew's summer leave.

We continue to give thanks to Laurence Bourton (Ringing Master) and Stephanie Pattenden (Steeplekeeper) and all the bell ringers for their contributions to our Parish Life. Stephanie has continued to be a huge support both in our dealings with the Telecoms company who house equipment in the spire, and in liaising with the builders during the spire renovation work.

Our Staff Team also work extremely hard to support the life and ministry of the church. We cannot appreciate enough the work of Jessie, whose dedicated efficient hard work enables so much of what we do, both at church and Napier Hall. We are so lucky to have her as an important and integral part of our team. We are also lucky to have Julie as part of our team who has not only worked hard on the accounts but has ensure that the financial running of our church is in order, and we also thank her all her hard and dedicated work. The PCC are continuing to work to fill some of the gaps left by the departure of Alison, and we are especially grateful to Matthew Morony for his work as Treasurer and Michael Duggan who took over this role following the Annual Meeting when Matthew became one of our Churchwardens. We also give thanks for the work of our vergers – Alex and William – who provide a



warm welcome to those entering the church but also work hard behind the scenes to support the clergy through services. We are also grateful to Matthew Blaiden for his work providing music for our services.

We give thanks for the leadership and support of our clergy; Graham Buckle, Helena Bickley-Percival, David Jones, Jeremy Cavanagh and Lee Barford. We also give thanks for the Revd Lindsay Meader for her support, to Revd David Hobden, Revd Denise Yeldham and all the other clergy (including Tamara) who have preached or otherwise supported St Stephen's throughout the year. But we must give thanks for our community and all who worship and play a part of our Christian Community.

### **Parish Deacon's Report**

This year I want to highlight two initiatives that I've led or co-led this year at St Stephen's. The first initiative is the annual program "God and the Machine". Many Christians sense that they should respond in a faith-based way to challenges such as:

- \* Disruptive technology advancements - a current example is huge increase in the power of Artificial Intelligence (AI)
- \* Climate change - climate change is driven by consumer and policy choices about energy-consuming technologies such as transport and building heating and cooling

However, making such responses is complicated by:

- \* Rapid change in these technologies
- \* Lack of understanding of how they affect people (especially the "least of us")
- \* How these relate to loving our neighbour as ourselves

So, raising awareness and education are required.

We at St Stephen's Church in Westminster are addressing these needs through an annual series of panel discussions between experts in these issues and Christian responses to them, called "God and the Machine". Each discussion is a structured conversation where three or four experts with different perspectives on the topic discuss it in front of the audience. To maximise the quality of the panelists we attract and the audience we can reach, we decided from the beginning to use Zoom to host these discussions. All speakers and the audience are remote. We've had speakers and audiences from New York City and Silicon Valley by working with people from Holy Trinity Episcopal Church in Manhattan and the Episcopal Diocese of El Camino Real in California.

In 2024 the topics of "God and the Machine" were creation care and climate change. We held two sessions with a total of seven speakers. Since using on-line meetings to gather such a geographically dispersed group of participants is fairly uncommon in the church, I was asked to write a blog for the Church of England's Digital Labs Blogs explaining to those who would like to do something similar the advantages, challenges, and how-to's for putting on these sorts of events.

The second initiative was the re-establishing of a connection between St Stephen's and the Queen Mary's Hostel. The hostel is in our parish and provides long-term accommodation for homeless women requiring mental health support. In December, David Jones and I held an abbreviated "Lessons and Carols" service with seasonal snacks in the common room of the hostel. About a quarter of the residents attended. The response of the residents was positive enough that we have agreed with the Queen Mary's Hostel's staff that St Stephens clergy would organise a few such events a year.

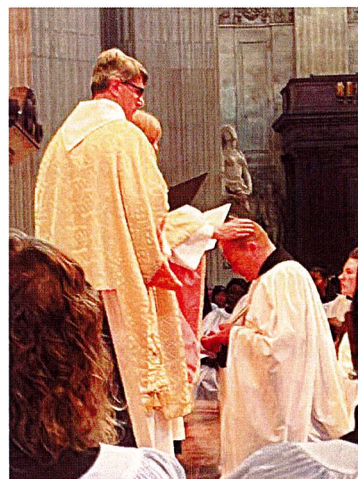
*Lee Barford*  
*Parish Deacon*



### Assistant Curate's Report

Since arriving in June my experiences of the parish have been deeply rewarding and very happy, due in no small degree to the heartfelt welcome and loving support both Fran and I have received from everyone here at St Stephen's. It is a great privilege to have been called to such a diverse parish with so many opportunities to serve its people in ministry and mission.

Transitioning from ordinand to curate is a big jump. It demands a shift of focus in many ways: from hometown to new parish; from academic study to community service; and from reflecting on liturgy to doing it. So every experience I am having in our parish is new and requires seeing things afresh.



The beating heart of St Stephen's is its liturgy and worship, which is inclusive, creative, and uplifting, thanks to Graham's leadership. It is also delightfully seasonally appropriate. Seasonality and inclusivity were particularly evident during our Harvest Festival. As I discharged one of my unseen curate's responsibilities - preparing for services - I found myself walking around London's green spaces to gather fallen branches so that our young people could construct a beautiful tree during our Harvest Eucharist and decorate it with God's gifts. The experience was full of surprises, not just at the imagination required in good service preparation, but also at the sheer joy church can give our young people when it is fun, involves them, and reflects the changing seasons.

Serving our local schools has also been a joy. It is a regular highlight of my week to lead assembly for Burdett Coutts School and I have also enjoyed leading an assembly at Grey Coat Hospital School and giving an address at a Westminster Under School assembly as well.

Visiting parishioners is also a key part of a curate's life, whether in hospital, in people's homes, in shelters, or in care homes. It is also deeply important, not only for the provision of pastoral care, but also as a way of getting to know the parish more deeply so I can serve its people better. I am grateful to have visited some of you already and hope to visit many more of you as my curacy unfolds. If you would like a visit, please let me know.

Thank you to everyone at St Stephen's for your companionship as we continue to journey together in Christ.

*Rev David Jones*  
Assistant Curate

### Weekday Verger's Report

This year marks my third as Weekday Verger at St Stephen's, and my love and commitment to our wonderful community has only deepened. It continues to be a joy to work alongside the dedicated church team and our invaluable volunteers.

Our weekday activities have gone from strength to strength. I'm especially grateful to Nadine, Janet, and Almas for their constant support—particularly at *Tea@3* on Mondays. Regular groups such as Zumba, Creative Clay, and St Stephen's Stitchers remain popular and well-attended. It's been heartening to see such a diverse range of people participating and to witness the genuine interest and enthusiasm these activities generate.

One of the great passions of my role is working with families and young children. I'm delighted that attendance at our Wednesday baby and toddler group has more than doubled since I began. Huge thanks go to Nadine and the ever-wonderful Vicky, whose creativity and energy help make each session engaging and joyful for our youngest members. This year, we've introduced themed weeks—from



World Space Week, where we crafted magical stars and rockets, to spooky spider webs and cobwebs at Halloween—ensuring every session brings something new.

A highlight that will stay with me for years to come was the day I had the privilege of visiting our toddler group, the nursery, and Burdett-Coutts School—all as Santa Claus! Seeing the faces of our children light up was pure joy. It was a whirlwind day for Santa, but one filled with warmth and happiness, and a wonderful reminder of the joy that shared celebration can bring to our families and wider community.

Alex Maltby  
Weekday Verger



## Report from Director of Music

### The Choir

We continue to receive valued support from a wide pool of occasional singers, particularly at major services such as Choral Evensong and the Carol Service. However, the reduced number of regular singers on Sunday mornings that began in 2023 has persisted through 2024. Although there has been interest from prospective new members, most have only been able to commit occasionally, if at all.

As of spring 2025, our regular choir remains small, and we warmly welcome new singers in all voice parts. No formal audition is required; anyone with basic music-reading and aural skills, who can advise on availability in advance, is encouraged to join. Music is taught and developed in rehearsals. To express interest, please email [music@sswsj.org](mailto:music@sswsj.org) or speak to Matthew Blaiden.

In the face of these ongoing challenges, we are especially grateful to our regular choir members for their commitment and adaptability. Their musical contributions on Sunday mornings and at other services have been central to our worship.

In addition to weekly services, the choir sang Choral Evensongs in January and during St Stephen's Week, Choral Compline during Lent (in partnership with St Barnabas, Pimlico), and led the opening of our joint Palm Sunday service with St Matthew's. As ever, the choral year concluded with our traditional service of Lessons and Carols.

### Associate Musicians

Our Associate Musicians have continued to enrich our liturgy and musical culture. Floreat sang at our termly BCP Choral Eucharists—now held at St Stephen's—with organ played by the Director of Music. The Civil Service Choir also returned to perform Will Todd's Jazz Missa Brevis during St Stephen's Week.

### Concerts and Recitals

Our recital series was again well supported by both associate and visiting musicians, with varied and imaginative programming:

- The Londinium Consort: Early music in one of their first public performances
- Olly Bowes: Song recital with pianist Kaishun Ypsilantis
- The Prince Consort: Instrumental chamber music by RCM musicians
- Grey Coat's & Burdett-Coutts Schools: Lunchtime concert during St Stephen's Week
- Annabel Gordon & Olivia Martinez: Chamber recital with piano by Matthew Blaiden and Helen Prentice
- Catrin Lewis & Louisa Lam: Themed song recital, A Musical Menagerie

We regret the postponement of the planned April recital by associate musician Shafali Jalota and pianist Jack Redman, and hope to welcome them soon.

*Matthew Blaiden*  
*Director of Music*

### **Safeguarding**

On the safeguarding side, developments and updates continue to be fed through the new Church of England safeguarding dashboard, onto which we have transitioned over the past few years. This will be due a fresh look over the next year or so to make sure that the procedural side of things continues to tick along in the background. This will be in good hands as I hand over the safeguarding role to Mike Bolton.

Of course, the bottom line remains the same in that the PSO's key role is to ensure any concerns are communicated to the Diocesan safeguarding team for their expert input. One of the areas where we have had to put that into practice from time to time has been in working out the best way to support more vulnerable members of the community who come into our church. As ever, our staff and volunteers are on the front-line here: they are tasked with striking a balance between welcoming all comers and ensuring that everyone continues to feel safe and secure. They do a brilliant job and we are very grateful. In several circumstances, we have swiftly obtained further guidance from the Diocesan team and this has been a smooth process. Overall, I believe SSSJ would be in a good position to deal with any more significant safeguarding issues should they arise (praying, of course, that we are never in that position).

*Jason Richards*  
*Safeguarding Officer*

### **Report from Charitable Giving**

The charitable giving working group continued to engage with the charities supported. Pimlico Toy Library, the Cardinal Hume Centre and United Society Partners in the Gospel (USPG) visited the congregation to talk about their work. The congregation also nominated charities St Stephen could support with funds carried over from the previous year. Support was provided to Medical Aid for Palestinians, Centrepont, Seafarer's, Mary's Pantry Food Bank and St Augustin's college. In 2024, Beulah Adeoye joined the charitable giving working group.

*Diana Copper*

### **Stewardship and Giving**

The BACS giving scheme has remained stable this year. We began with 28 members, with two leaving and one new member joining. The latter brought with them a significant annual donation—both this year and pledged for the future—which has substantially boosted our overall giving. We are especially grateful to the three individuals who increased their contributions during the year. Only one donor reduced their giving due to a change in personal circumstances.

Our online CAF Donate platform continues to provide a valuable source of income, supporting both regular stewardship giving and one-off donations. We currently have six regular givers using this channel, a slight drop of one from the previous year. We are also fortunate to have received two significant annual donations through the Charities Aid Foundation cheque scheme, including one from a former parishioner in the USA.



Stewardship donations via Gift Aid envelopes have increased, with eight regular givers now contributing larger amounts. Additional Gift Aid has been recovered from one-off envelope donations given by parishioners and visitors, particularly at concerts and funerals.

Total income from stewardship and Gift Aid has increased this year for the first time in some time, reversing the decline following the loss of several long-standing donors. My sincere thanks go to Julie, our Bursar, for her continued cooperation and friendly assistance in administering the stewardship programme.

Although we have not run a formal stewardship campaign this year, we encourage everyone to prayerfully reflect on their giving. This remains vital for the future of our own church as well as the wider Christian community. As a reminder, the PCC continues to tithe 10% of our stewardship income to support nominated charities, including our ongoing support for Myanmar.

If you are interested in joining the BACS scheme or have any questions about regular giving to St Stephen's, please don't hesitate to get in touch. Bequests are always deeply appreciated—please consider remembering the church in your will.

Steve Waldron  
Stewardship Officer

### **Fabric Report**

The refurbishment works on our spire officially completed this year and have now been reviewed, minor remedial works completed and signed off.

During the summer we had a comprehensive Fire Risk Assessment and have been working hard to ensure that the recommendations are taken on board and implemented as appropriate. Following this review, you may have notice that we have new fire extinguishers and other fire safety equipment and you can expect to be asked to participate in fire drills more frequently.

Looking ahead, in the short term, we are concentrating on maintenance works and “quick wins” in support of our ambition to make the church more eco friendly. In the longer term, the PCC is considering how best to move forward with our more ambitious - but much needed - plans to replace our ancient boiler and install underfloor heating. In addition, while the floor is up, our plans include the installation of a server at the back of the church and new toilet block. These plans will require a significant amount of fundraising before we can proceed. If any members of our congregation have relevant experience or are otherwise willing to volunteer their time to help with this project, we would be most grateful for your help.

### **Eco Church Report**

The Eco Church Committee are delighted to report that in December St Stephen's achieved a Bronze Award in A Rocha UK's Eco Church Programme, which can be seen displayed virtually on our website and physically within the church.



Much hard work has underpinned this achievement, for which our community here at St Stephen's is very grateful. I would like to thank Jessie and the members of the Eco Church Committee (Diana, Tamara, and Liz) for their support in gathering the evidence needed for our Bronze Award. The Committee has also set up a new email address for all things Eco Church - please do contact us if you have any ideas or wish to support our green agenda using [ststephens.ecochurch@gmail.com](mailto:ststephens.ecochurch@gmail.com).

Since Net Zero is also a focus within our Diocese, the Committee has been attending the regular meetings of the Westminster Churches Net Zero Forum. This is a supportive group in which local



churches can share intelligence on best practice and funding opportunities. It is led by Alison Moulden, who has shown fantastic levels of support for our church's Eco Church aspirations.

One important strand of the Eco Church work has been greening our outside spaces. You may have noticed how verdant and tidy they are looking, complete with bird feeders to encourage biodiversity. Sally and the Gardening Group, as well as Sue and volunteers from the Tamil Group, have worked tirelessly to achieve this.

Despite this great Eco Church achievement, it is important that St Stephen's does not rest on its laurels. There is still a great deal to be done to achieve a Silver Award, which is our next objective in our parish commitment to caring for God's creation.

A big part of achieving the Silver Award will be responding to the recommendations of a full energy audit of the church, which was conducted in November by Inspired Efficiency. Two areas for improvement stand out. The first is an aspiration to switch to LED lighting throughout the church. The second is an aspiration to replace our Edwardian oil burner with a more modern, eco-friendly, and efficient heating solution. Both projects will require time, money, and dedication in the next year and beyond.

*Rev David Jones*  
*Assistant Curate*

### **Structure, Governance and Management**

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a charity which is registered with the Charity Commission under registration number 1132179. The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

### **Electoral Roll and Church Attendance**

The electoral roll was 158 at 31<sup>st</sup> December 2023. Attendance at church and on Zoom on a usual Sunday is about 64 adults and 5 children under 16. There have been 5 baptisms, 1 wedding and 7 funerals in church during 2023. The clergy also officiated at 10 funerals held at the crematoria.

### **PCC Meetings**

The full PCC met 6 times during the year. Finance, Communications, Charitable Giving and Standing Committees met between meetings and their deliberations were discussed and received by the full PCC.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, having due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

### **Trusts Connected with the Parish**

The Napier Hall Trust: It is responsible for the maintenance, upkeep, and management of the Napier Hall.

Pepys Twining Trust: The income arising may be used to maintain the Napier Hall or any other church hall in the parish.

The trustees of these two charities are the Vicar and churchwardens.

St. Andrew's Church Hall Trust: the net income is divided equally between St Peter's Eaton Square and St Stephen's Rochester Row. The trustees elected by the PCC are the Vicar, Ms Janet Davey, Mr Edward Barker and Mrs Elizabeth Szewczyk. Jane Franses represents St Peter's Eaton Square as trustee.

Rebecca Aldridge Charity: This fund is available for pastoral purposes at the sole discretion of the Vicar, the sole trustee.

Bessborough Gardens Trust: The Managing Trustee is the PCC and its investments have been included in the attached PCC accounts. The income arising may be used for the purpose of furthering the religious and other charitable work of the Church of England in the parish of St Stephen with St John, Westminster.

The St Stephen's Westminster Bells Fund: The charity was established to provide funding to rehang the bells of St Stephen's Church and to carry out all necessary ancillary work to make this possible. Two of the six trustees are also members of the PCC.

### **Administrative Information**

St. Stephen's church is located in Rochester Row, London SW1P 1LE. It is part of the Diocese of London, within the Church of England. The correspondence address is The Parish Office, St Stephen's House, Hide Place, London, SW1P 4NJ.

PCC members who have served during the period from 1<sup>st</sup> January 2024 (unless otherwise noted) until the date of this report are as follows:

Graham Buckle (Vicar)  
Helena Bickley-Percival (Curate) until 31<sup>st</sup> March 2024  
Jeremy Cavanagh (Curate) until 17<sup>th</sup> December 2024  
David Jones (Curate) since 29<sup>th</sup> June 2024

Edward Barker (Churchwarden) until 12<sup>th</sup> May 2024  
Suzanne Standring (Churchwarden)  
Matthew Morony (Churchwarden) since 12<sup>th</sup> May 2024

Michael Duggan (Deanery Synod, Treasurer since 12<sup>th</sup> May 2024)  
Beula Adeoye since 12<sup>th</sup> May 2024  
Pamela Ashley  
Michael Bolton  
Andrew Campbell (Deanery Synod)  
Diana Copper  
Nicholas Davies until 12<sup>th</sup> May 2024  
Nadine de Keyser until 12<sup>th</sup> May 2024  
Tamara Katzenbach until 12<sup>th</sup> May 2024  
Ann Mills- Duggan  
Anthony Omeh  
Philip Perkins since 12<sup>th</sup> May 2024  
Caroline Ryder until 12<sup>th</sup> May 2024  
Elizabeth Szewczyk  
Nicholas Thompson since 12<sup>th</sup> May 2024  
Steve Waldron (Deanery Synod)





## Westminster (St Margaret) Deanery Synod Triennium 2023-2026

### A report on proceedings for the 2024 Annual Parochial Church Meeting of St Stephen with St John, Westminster

The Deanery Synod held only one business meeting in 2024, on 24 May, the other occasion of its coming together having been the Garden Party held on Wednesday 19th June.

**On 24 May**, the meeting was held at St Mary's Bourne St; in his opening remarks, Fr Andrew Walker welcomed synod members to St Mary's, and gave a brief account of the recent capital work (the 'Pineapple Project'), offering to talk to clergy who might be planning similar projects in the near future.

In the absence of Fr John Pearson-Hicks, the chair of the education committee, the Area Dean, Fr Philip Chester, gave the education committee report which outlined the particular challenges facing all our deanery schools as a result of the demographic shifts taking place in central London. The growing partnerships between schools were working well.

Robert Zampetti (St Paul, Covent Garden), then introduced a motion, the text of which follows. In his remarks he characterised the motion as a technocratic way of restoring a better balance between central funding pots and the funds flowing to dioceses for the support of clergy stipends. Over the long term, it was expected that this would enable larger numbers of full-time stipendiary clergy to be employed, increasing the potential for growth at parish level. He then proposed the motion, which was seconded by Alison Cattermole (St Paul, Covent Garden).

Motion:

That this Synod:

- (i) call upon the Church Commissioners and Archbishops Council to undertake everything necessary to effect a redistribution of financial resources directly to Diocesan Stipend Funds to reflect the value of contributions made by Diocesan Boards of Finance to the Church of England Funded Pension Scheme since it was established by the settlement of 1997 (£2.6 billion)
- (ii) call upon Diocesan Boards of Finance to manage the funds redistributed as a result of the above to support parish ministry in the ways discerned locally to be most effective in enabling growth and sustaining the Church of England's commitment to be a Christian presence in every community.

In favour: 35

Against: 1

Abstentions: 2

The Area Dean then welcomed and introduced the new Archdeacon of Charing Cross, the Ven Katharine Hedderly. She introduced herself and her role, saying how delighted she was to be taking up the post, and how much she was looking forward to working with churches across the episcopal area; she then talked about how she expected the work of the archdeacons to be taken forward.



The **Garden Party** was held in the Master's Garden at the Temple on 19 June 2024; proceedings began at 6pm with Choral Evensong at the Temple Church, and the Garden Party itself took place between 7 and 9pm. On this occasion the garden party was shared with the City Deanery, as has happened in some previous years.

In the summer Fr Philip Chester stood down as Area Dean, a post he held since 2005, and parishes were invited to contribute to a gift in appreciation of his service.



**INDEPENDENT EXAMINERS REPORT TO THE MEMBERS**  
**ON THE UNAUDITED ACCOUNTS OF**  
**THE PCC OF ST STEPHEN WITH ST JOHN WESTMINSTER**

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To the members of the PCC of St Stephen with St John Westminster, I report on the accounts of the charity for the year ended 31 December 2024, which are set out on page 24-35.

**Respective Responsibilities of Trustees and Examiner**

The charity is responsible for the preparation of the financial statements and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements to ensure that they have been prepared in accordance with general accounting principles
- state whether particular matters have come to my attention.

**Basis of Independent Examiner's Report**

An examination includes a review of accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes considerations of any unusual items or disclosures in the financial statements, and the seeking of explanations from you as officers concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently no opinion is given as to whether the financial statements present a "true and fair view" and the report is limited to those matters set out in the statements below.

**Independent Examiner's Statement**

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

1) which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records and
- to prepare financial statements which agree with the accounting records and to comply with the accounting requirements of the charity.

have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

H Cheesman

11th August 2025

**Heather Cheesman**  
**104 Stockbridge Road**  
**Chichester**  
**West Sussex**  
**PO19 8QP**

THE PCC OF ST STEPHEN WITH ST JOHN WESTMINSTER

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2024 £	FUNDS 2023 £
<b>INCOME AND ENDOWMENTS</b>						
Voluntary income	2a	138,815	435	-	139,250	143,052
Activities for generating funds	2b	96,671	-	-	96,671	89,609
Income from investments	2c	37,492	920	-	38,412	37,627
Income from church activities	2d	2,176	126	-	2,302	2,476
Other income	2e	60,422	-	-	60,422	96,511
<b>TOTAL INCOME</b>		<b>335,576</b>	<b>1,481</b>	<b>-</b>	<b>337,057</b>	<b>369,275</b>
<b>EXPENDITURE</b>						
Church activities	3a	233,076	390	-	233,466	372,418
Cost of raising funds	3b	44,303	-	-	44,303	41,325
Other expenses	3c	27,438	-	-	27,438	29,077
<b>TOTAL EXPENDITURE</b>		<b>304,817</b>	<b>390</b>	<b>-</b>	<b>305,207</b>	<b>442,820</b>
<b>NET INCOME/EXPENDITURE BEFORE OTHER RECOGNISED GAINS AND LOSSES</b>		<b>30,759</b>	<b>1,091</b>	<b>-</b>	<b>31,850</b>	<b>-73,545</b>
Gains/losses on investment assets						
Unrealised	4b	9,046	-	25,018	34,064	89,881
Realised						
<b>NET MOVEMENT IN FUNDS</b>		<b>39,805</b>	<b>1,091</b>	<b>25,018</b>	<b>65,914</b>	<b>16,336</b>
Transfer between funds	5	743	-743	-	-	-
<b>NET MOVEMENT IN FUNDS AFTER TRANSFERS</b>		<b>40,548</b>	<b>348</b>	<b>25,018</b>	<b>65,914</b>	<b>16,336</b>
<b>BALANCES BROUGHT FORWARD AT 1 JANUARY 2024 (2023)</b>		<b>1,107,438</b>	<b>16,541</b>	<b>818,066</b>	<b>1,942,045</b>	<b>1,925,709</b>
<b>BALANCES CARRIED FORWARD AT 31 DECEMBER 2024 (2023)</b>		<b>1,147,986</b>	<b>16,889</b>	<b>843,084</b>	<b>2,007,959</b>	<b>1,942,045</b>

The notes on pages 26 to 35 form part of these accounts



**THE PCC OF ST STEPHEN WITH ST JOHN WESTMINSTER**  
**BALANCE SHEET AT 31 DECEMBER 2024**

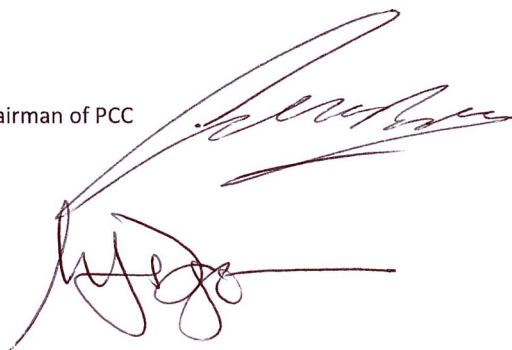
	Note	2024 £	2023 £
<b>FIXED ASSETS</b>			
Tangible Fixed Assets	4a	501,896	504,764
Investment assets	4b	1,189,048	1,154,984
		<b>1,690,944</b>	<b>1,659,748</b>
<b>CURRENT ASSETS</b>			
Debtors	7	87,328	202,370
Short term deposits		117,985	87,054
Cash at bank and in hand		155,064	38,570
		<b>360,377</b>	<b>327,994</b>
<b>LIABILITIES: FALLING DUE WITHIN ONE YEAR</b>			
	8	43,362	45,697
<b>NET CURRENT ASSETS</b>		<b>317,015</b>	<b>282,297</b>
<b>NET ASSETS</b>		<b>2,007,959</b>	<b>1,942,045</b>
<b>FUNDS</b>			
Unrestricted	6	1,147,986	1,107,438
Restricted	6	16,889	16,541
Endowment	6	843,084	818,066
		<b>2,007,959</b>	<b>1,942,045</b>

The notes on pages 25 to 34 form part of these accounts

Approved by the Parochial Church Council on 7 May 2025 and signed on its behalf by:

Rev Graham Buckle, Vicar and Chairman of PCC

Michael Duggan, Treasurer



THE PCC OF ST STEPHEN WITH ST JOHN WESTMINSTER

NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024

**1. ACCOUNTING POLICIES**

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's together with FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS 102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

**Funds**

*Endowment funds* are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or benefit derived from the capital may be restricted or unrestricted. Full details of their restrictions are shown in the notes to the accounts.

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

*Unrestricted funds* represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use and for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

**Income**

*Voluntary income and capital sources*

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under gift aid is recognised when received.

Tax refunds are recognised when the income to which they relate is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable, and its ultimate receipt by the PCC is reasonably certain.

Funds raised by the fetes, garden party and similar events are accounted for gross.

*Other ordinary income*

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

*Income from investments*

Dividends and interest are accounted for when receivable.

*Gains and losses on investments*

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are recognised on revaluation of investments at the end of each accounting year.



THE PCC OF ST STEPHEN WITH ST JOHN WESTMINSTER

NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024  
(Continued)

**Expenditure**

*Grants*

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

*Activities directly relating to the work of the Church*

The diocesan common fund is accounted for when payable.

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.

**Fixed assets**

*Consecrated land and buildings and movable church furnishings*

Consecrated and beneficed property is excluded from the accounts by s10(2) (a) and (c) of the Charities Act 2011.

No value is placed on movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property.

All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

No cost information is available for St Stephen's House so it is included at a deemed cost being its valuation in the year 2000. As the current value reflects previous valuations (see note 5) the PCC is permitted to retain the book amounts subject to an impairment review where there is an indication that impairment may have occurred. As the useful economic life is considered to be at least 200 years, with depreciation provided at 0.5% on a straight line basis, an annual impairment review will be retained in any case.

*Other fixtures, fittings and office equipment*

Equipment used within the church premises is depreciated on a straight line basis over 4 years.

With effect from 1 January 2012, individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired. Prior to 2012, items of equipment with a purchase price of £250 or less were written off when the asset was acquired.

*Investments*

Investments are valued at their market value at 31 December.

*Current Assets*

Amounts owing to the PCC at 31 December in respect of fees, rents, or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

THE PCC OF ST STEPHEN WITH ST JOHN WESTMINSTER

**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**  
*(Continued)*

**2. INCOME**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
				2024 £	2023 £
<b>a) Voluntary income</b>					
Planned giving					
Stewardship	27,220	-	-	27,220	22,890
Income tax recoverable	8,703	-	-	8,703	8,423
Open plate collections at services	7,253	45	-	7,298	10,462
Sundry donations	4,821	390	-	5,211	8,210
Donations for use of the church	20,818	-	-	20,818	23,067
Donation from Napier Hall Trust	70,000	-	-	70,000	70,000
Legacies	-	-	-	-	-
	<b>138,815</b>	<b>435</b>	<b>-</b>	<b>139,250</b>	<b>143,052</b>
<b>b) Activities for generating funds</b>					
St Stephen's House lettings (note 9)	73,326	-	-	73,326	66,264
Mobile phone rental income	23,345	-	-	23,345	23,345
	<b>96,671</b>	<b>-</b>	<b>-</b>	<b>96,671</b>	<b>89,609</b>
<b>c) Income from investments</b>					
Interest receivable	5,369	177	-	5,546	5,341
Dividends receivable	32,123	743	-	32,866	32,286
	<b>37,492</b>	<b>920</b>	<b>-</b>	<b>38,412</b>	<b>37,627</b>
<b>d) Income from church activities</b>					
Fees	914	-	-	914	1,041
Fundraising activities	886	-	-	886	1,111
Income from concerts	376	126	-	502	324
	<b>2,176</b>	<b>126</b>	<b>-</b>	<b>2,302</b>	<b>2,476</b>
<b>e) Other income</b>					
St Andrews Church Hall Trust	27,924	-	-	27,924	26,567
Other income (note 10)	5,060	-	-	5,060	40,867
Charges to Napier Hall Trust (note 12)	27,438	-	-	27,438	29,077
	<b>60,422</b>	<b>-</b>	<b>-</b>	<b>60,422</b>	<b>96,511</b>
<b>TOTAL INCOME</b>	<b>335,576</b>	<b>1,481</b>	<b>-</b>	<b>337,057</b>	<b>369,275</b>



THE PCC OF ST STEPHEN WITH ST JOHN WESTMINSTER

NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024

(Continued)

3. EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
				2024 £	2023 £
<b>a) Church activities</b>					
Charitable giving (see page 24)	15,320	390	-	15,710	15,662
Diocesan Common Fund	70,000	-	-	70,000	41,250
Curate/Assistant Priest	15,429	-	-	15,429	20,075
Salaries allocated to church activities (note 11)	21,264	-	-	21,264	15,928
Clergy and staff expenses	12,937	-	-	12,937	4,172
Children and youth work	67	-	-	67	60
Travel expenses	91	-	-	91	15
Church running expenses	21,459	-	-	21,459	23,581
Support costs for running expenses (note 12)	17,645	-	-	17,645	16,670
Church maintenance	6,189	-	-	6,189	9,033
Support costs for church maintenance (note 12)	5,548	-	-	5,548	5,294
Upkeep of services	1,739	-	-	1,739	2,235
Director of Music and organists	11,030	-	-	11,030	10,608
Sundry expenses	1,182	-	-	1,182	908
Hospitality expenses	2,319	-	-	2,319	1,572
Concert expenses	267	-	-	267	625
Major repairs (note 13)	30,590	-	-	30,590	204,730
	<b>233,076</b>	<b>390</b>	-	<b>233,466</b>	<b>372,418</b>
<b>b) Cost of raising funds</b>					
Voluntary income (note 12)	2,513	-	-	2,513	2,430
Lettings (note 12)	40,832	-	-	40,832	37,938
Investments (note 12)	958	-	-	958	957
	<b>44,303</b>	-	-	<b>44,303</b>	<b>41,325</b>
<b>c) Other expenses</b>					
Costs allocated to Napier Hall Trust (note 12)	27,438	-	-	27,438	29,077
	<b>27,438</b>	-	-	<b>27,438</b>	<b>29,077</b>
<b>TOTAL RESOURCES EXPENDED</b>	<b>304,817</b>	<b>390</b>	-	<b>305,207</b>	<b>442,820</b>

**THE PCC OF ST STEPHEN WITH ST JOHN WESTMINSTER**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

*(Continued)*

**4. FIXED ASSETS FOR USE BY THE PCC**

<b>a) Tangible fixed assets</b>	Freehold Land and Buildings £	Equipment £	Total £
<b>COST/VALUATION</b>			
At 1 January 2024	573,596	36,303	609,899
Additions	-	-	-
At 31 December 2024	<b>573,596</b>	<b>36,303</b>	<b>609,899</b>
<b>DEPRECIATION</b>			
At 1 January 2024	68,832	36,303	105,135
Charge for the year	2,868	-	2,868
At 31 December 2024	<b>71,700</b>	<b>36,303</b>	<b>108,003</b>
<b>NET BOOK VALUE</b>			
At 31 December 2024	<b>501,896</b>	-	<b>501,896</b>
At 31 December 2023	<b>504,764</b>	-	<b>504,764</b>

The freehold land and buildings comprise the Parish Office and St Stephen's House. The gross book value is based on the value estimated by the PCC as at November 1997 for insurance purposes and is considered to be a fair estimate of the current value in use of the property.

Consecrated and beneficed property of any kind is excluded from the accounts by s.10(2)(a) and (c) of the Charities Act 2011. The church building is insured for £26,600,000 and St Stephen's House for £2,326,565.

The cost of the equipment comprises:	Computer equipment	539
	Sound system	6,500
	Household equipment	859
	Fire detection system	4,108
	Electric keyboard	469
	Heating improvements	2,547
	Display panels	1,427
	Kitchen improvements	17,376
	Emergency lighting	2,478
		<b>36,303</b>

<b>4b) Investments</b>	Endowment Funds	Unrestricted Funds	Total
Market value at 1 January 2024	759,782	395,202	1,154,984
Revaluation gain / (loss)	25,018	9,046	34,064
Market value at 31 December 2024	<b>784,800</b>	<b>404,248</b>	<b>1,189,048</b>

Investment holdings at 31 December 2024

Endowment: St Johns Trust - 5,616 shares in the CBF Church of England Investment Fund.

Bessborough Gardens Trust - 1,184 shares in the CBF Church of England Investment Fund.

St John's Gardens - 18,393.32 shares of CBF Church of England Investment Fund.

- 63,451.777 shares of Charifaith Common Investment Fund.

- 50,383.39 units of Epworth UK Equity Fund for Charities. \*

- 7,088.29 units of Epworth Global Equity Fund for Charities. \*

\* Previously 53,765.29 units of Epworth Affirmative Equity Fund.

Unrestricted: 17,482.70 shares of the CBF Church of England Investment Fund.



THE PCC OF ST STEPHEN WITH ST JOHN WESTMINSTER

NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024

(Continued)

5. FUNDS

The movements on the designated and restricted funds during the year were:

	Balances brought forward	Incoming Resources	Outgoing Resources	Transfers/ Revaluation	Balances carried forward
<b>Designated:</b>					
Vicarage redecoration	10,000	-	-	1,000	11,000
Music	567	263	67	-	763
	<b>10,567</b>	<b>263</b>	<b>67</b>	<b>1,000</b>	<b>11,763</b>

The designated funds form part of the unrestricted funds and have been set aside by the PCC for the purposes described.

**Restricted:**

Barcapel Foundation	2,000	-	-	-	2,000
Bells	6,440	-	-	-	6,440
Burma Travel Exchange Fund					
Burma Travel Exchange Fund	1,879	177	-	-	2,056
Bessborough Gardens Income	-	743	-	-743	-
Charities Fund	5	-	-	-	5
Chasuble	1,875	-	-	-	1,875
Children's Worker	88	-	-	-	88
Display panels	178	-	-	-	178
Flag pole	51	-	-	-	51
Floor and Heating	-	-	-	-	-
Music	976	171	-	-	1,147
Night Shelter	1,128	-	-	-	1,128
Toddler Group	1,921	-	-	-	1,921
	<b>16,541</b>	<b>1,091</b>	<b>-</b>	<b>-743</b>	<b>16,889</b>

**The Barcapel Foundation Fund** is for work with people with dementia.

**The Bells Fund** is for the rehanging of the bells of the church and to carry out all the necessary work to make this possible. A separate charity, St Stephen's Westminster Bells Fund (Registration Number 1152274) has raised funds for this work and donations have been received from it to fund the cost of the work.

**The Burma Travel Exchange Fund** is available to support the cost of travel to maintain links between the Anglican Church in Burma and the congregation of the church.

**Bessborough Gardens Trust Accumulated Income Fund** is available to further the religious and other charitable work of the church in the parish.

**The Charities Fund** is used for monies given specifically for other charities.

**The Chasuble Fund** has been given in memory of Elizabeth Brazier for the purchase of a blue chasuble.

**The Children's Worker Fund** is be used to fund work with children.

**The Display Panels Fund** represents monies donated for the purchase of display panels for use in the church. The cost has been capitalised and added to fixed assets.

**The Flag Pole Fund** represents monies donated to restore the flag pole outside the church.

**The Floor and Heating Fund** is to raise money for the proposed replacement of the church floor and heating system.

**The Music Fund** is to be used for the development of music at St Stephens.

**The Night Shelter Fund** is for money donated to support the Night Shelter in Napier Hall.

**The Toddler Group Fund** is for money received from participants at the Toddler group and is used to fund expenditure of and equipment for the group.

**THE PCC OF ST STEPHEN WITH ST JOHN WESTMINSTER**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

*(Continued)*

The Endowment Fund comprises:	2024	2023
Permanent Endowment	157,234	153,717
Expendable Endowment	685,848	664,348
	<b>843,082</b>	<b>818,065</b>

The endowment fund comprises:

**Permanent Endowment**

St John Trust: The capital is a permanent endowment, which was originally provided for the erection of a church hall in Monck Street, London SW1. The remainder of the capital cannot be spent for any other purpose without the consent of the Charity Commissioners. The income arising from this investment may be used for the charitable purposes of the PCC.

Bessborough Gardens Trust: The capital is a permanent endowment, originally comprising land and buildings in Bessborough Gardens, London SW1. The income arising may be used for the purpose of furthering the religious and other charitable work of the Church of England in the parish of St Stephen with St John, Westminster.

**Expendable Endowment**

St John's Gardens Fund: This investment was received from the Trustee of the St John's Gardens Fund and has been designated as Expendable Endowment. The donor expects the capital to be kept as a reserve to provide income which may be used as the PCC sees fit. The PCC could, in the future, and after careful consideration, use the capital for some other special purpose.

**6. ANALYSIS OF NET ASSETS BY FUND**

	Unrestricted Funds	Restricted Funds	Endowment Fund	TOTAL 2024
Tangible fixed assets	501,896	-	-	501,896
Investment fixed assets	404,248	-	784,800	1,189,048
Current assets	273,771	28,322	58,284	360,377
Current liabilities	-31,929	-11,433	-	-43,362
	<b>1,147,986</b>	<b>16,889</b>	<b>843,084</b>	<b>2,007,959</b>

**7. DEBTORS**

	2024	2023
Prepayments and accrued income	7,561	35,376
Tax recoverable	24,767	16,387
Napier Hall Trust	26,726	123,690
St Andrew's Church Hall Trust	28,274	26,917
	<b>87,328</b>	<b>202,370</b>

**8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024	2023
Accruals and deferred income	40,602	42,937
Tax and national insurance	-	-
Other creditors	2,760	2,760
	<b>43,362</b>	<b>45,697</b>

**9. ST STEPHEN'S HOUSE LETTINGS**

INCOME	2024	2023
Rents:		
Flat A	35,700	34,650
Flat B	24,472	22,880
Flat C (curate's accommodation)	7,756	-
Offices	4,968	4,968
Parish Sitting Room	240	3,080
Gas, electricity and water costs reimbursed	190	686
	<b>73,326</b>	<b>66,264</b>



**THE PCC OF ST STEPHEN WITH ST JOHN WESTMINSTER**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024  
(Continued)**

<b>10. OTHER INCOME</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Other income comprises the following:		
Administrative charge to St Andrews Church Hall Trust	350	350
Grant under Listed Places of Worship scheme	4,710	40,517
	<b>5,060</b>	<b>40,867</b>

<b>11. STAFF COSTS</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries	65,670	58,878
Social security costs	-	-
Pension costs	1,165	1,031
Total gross cost	<b>66,835</b>	<b>59,909</b>
Allocated:		
Church activities (Unrestricted Fund)	21,264	15,928
Organist's fees	10,215	9,848
St Stephen's House, Napier Hall and Support - see note 12	35,356	34,133

During the year the PCC employed on a part time basis two vergers, a cleaner, a director of music, a parish administrator and a bursar.

The PCC enrolled with National Employment Savings Trust (NEST) on 1 June 2012 to provide an opportunity for employees to participate in a pension scheme as required by the Pensions Act 2008.

<b>12. ST STEPHEN'S HOUSE, NAPIER HALL AND SUPPORT EXPENSES</b>	<b>2024</b>	<b>2023</b>
Light, heat, water and council tax	26,011	20,141
Cleaning, repairs and maintenance	14,384	17,609
Insurance	4,184	4,423
Letting agents fees and legal costs	6,498	4,965
Printing, postage and stationery	347	295
Hire of photocopier - see note 14	1,259	1,278
Telephone, fax and internet	1,764	1,414
Other office expenses	84	38
Depreciation of fixtures and fittings	-	3,098
Depreciation of freehold building	2,868	2,868
Salaries attributed to parish office, property and support	35,356	34,133
Independent examiner	1,400	1,400
Fund raising costs - Digital giving charges and Gift Aid envelopes	534	444
Bank charges	244	260
	<b>94,933</b>	<b>92,366</b>

THE PCC OF ST STEPHEN WITH ST JOHN WESTMINSTER

NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024  
(Continued)

	2024	2023
Allocated:		
Church running expenses	17,645	16,670
Church maintenance	5,548	5,294
St Stephen's House lettings	40,832	37,938
Cost of raising voluntary income	2,513	2,430
Cost of managing investments	958	957
Charge to Napier Hall Trust	27,438	29,077

The costs of running the parish office, St Stephen's House, and Napier Hall, and the accounting and governance costs shown above have been apportioned to the activities to which they relate. Where appropriate, expenditure is allocated to the relevant activity. Items of expenditure which contribute directly to more than one activity have been apportioned to the relevant activities. Staff costs are allocated in accordance with the time spent on each activity. Utilities and other services are apportioned on the basis of usage. Property and insurance costs have been apportioned according to the relevant floor area.

**13. MAJOR REPAIRS - CHURCH PROPERTIES**

	2024			2023
	Unrestricted	Restricted	Total	Total
EXPENSES				
Proposed heating and floor renewal - professional fees	3,463	-	3,463	-
Work arising from Quinquennial survey	27,127	-	27,127	204,730
	<b>30,590</b>	<b>-</b>	<b>30,590</b>	<b>204,730</b>

Following the Quinquennial survey our architects drew up plans to repair the stonework on the tower. Work began in the summer of 2022 and was complete at the end of 2023.

Work on the longstanding plans to renew the heating system along with broader plans to include restoration and refurbishment of the floor and undercroft is on hold. These plans also include proposals to improve the toilet and kitchen facilities at the church.

**14. OTHER COMMITMENTS**

The PCC entered in a new contract for the hire of the photocopier for 2 years from 1 April 2021 at a cost of £1,440 per annum. The contract also includes service and maintenance charged on the basis of usage of the machine. Having allowed this to continue to run for a further year it is expected that a new contract will be required during 2025.

**15. RELATED PARTY TRANSACTIONS**

The PCC has entered into no material transactions, contracts or other arrangements (including grants) with any related party apart from the following:

The combined buildings of St Stephen's House and Napier Hall are managed by the PCC and an appropriate part of the costs charged to the Napier Hall Trust as explained in Note 12 above. The trustees of Napier Hall Trust are the vicar and churchwardens for the PCC and they determine the amount of the donation (if any) to be paid by the Napier Hall Trust to the PCC each year.

Certain transactions, including donations of any money or in kind from PCC members or those closely connected to them, are unlikely to influence the separate independent interests of the PCC and therefore need not be disclosed.



**THE PCC OF ST STEPHEN WITH ST JOHN WESTMINSTER**  
**CHARITABLE GIVING**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

		Unrestricted Funds £	Restricted Funds £
<b>Allocation of Charitable Giving Budget</b>			
Emergency & International Relief:	Currently unallocated	3,120	
Charities benefitting Westminster:	Currently unallocated	5,900	
Christian Causes:	Currently unallocated	6,300	
Other Giving:	Support for Church in Burma		390
		<b>15,320</b>	<b>390</b>