

## Administrative information

St Stephen's Church is situated on the corner of St Stephen's Road and the Avenue, West Ealing. It is part of the Diocese of London within the Church of England. The correspondence address is:

St Stephen's Church, St Stephen's Road, West Ealing, London W13 8HB.

The Parochial Church Council (PCC) is registered with the Charity Commission (No. 1133772).

### ***PCC members who have served in the period 1st January 2020 until 31st December 2020:***

<i>Incumbent</i>	The Revd Steve Newbold (Chair)	
<i>Curate</i>	The Revd Sam Sanya	
<i>Associate Vicar</i>	The Revd Caroline Newbold	
<i>Licensed Lay Minister</i>	Enid Barron	
<i>Churchwardens</i>	Caroline Jamieson (Vice Chair)	
	Dele Fasanya	to 19 <sup>th</sup> October 2020
	Mary Ann Auckland	from 19 <sup>th</sup> October 2020
<i>Representatives on the Deanery Synod:</i>	Mary Ann Auckland	to 19 <sup>th</sup> October 2020
	Liz Cooper	
	Linda Rivans	
	David Gillingham	from 19 <sup>th</sup> October 2020
<i>Elected members:</i>	Lily Ledwith	to 23 <sup>rd</sup> March 2020
	Sue Charlton	to 19 <sup>th</sup> October 2020
	Ian Jamieson	to 19 <sup>th</sup> October 2020
	Ann Toley	to 19 <sup>th</sup> October 2020
	Nancy Yang	to 19 <sup>th</sup> October 2020
	Lucy Harding-Anderson	
	Tina Yarrall	
	Jessica Ely	
	Qin Li	
	John Anniss	from 19 <sup>th</sup> October 2020
	James Morrow	from 19 <sup>th</sup> October 2020
	Rob Yates	from 19 <sup>th</sup> October 2020
<i>Secretary (co-opted)</i>	Jane Maffett	
<i>Treasurer (co-opted)</i>	Sanjay Joshi	
<i>And the following who is not a member of the PCC</i>		
<i>Safeguarding Officer</i>	Jen Whadcoat	

## Structure, governance and management

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.

The PCC also appoints Trustees to the St Luke's Trust, a separate charity with the stated aim to manage the assets of the Trust *'for use for the religious and other charitable purposes of the Church of England in the Ecclesiastical Parish of St Stephen, Ealing.'* The Vicar is an ex-officio Trustee.

The Vicar is also, ex-officio, a Trustee of the Gurnell Grove Community Trust, active in the parish.

## Objectives and activities

The PCC has the responsibility of co-operating with the Vicar in promoting in the ecclesiastical parish the whole mission of the Church – pastoral, evangelistic, social and ecumenical. The PCC has agreed a Mission Action Plan (MAP) which details the specific actions we seek to fulfil to extend the Kingdom of God in this community. During the year we updated our Vision Statement to:

*Community growing in the love of Jesus*

The PCC has maintenance responsibilities for the Church buildings which include the hall and a cottage for residential use. The PCC also owns and maintains a separate house at 26 Drayton Gardens.

## General statistics

### Church membership

2020 was a year of enormous challenge but surprisingly the St Stephen's Electoral Roll was only marginally affected with a small decrease of just two people so that at 31<sup>st</sup> December 2020 there were 201 people on the Roll. Of these 53% were resident in the parish and 47% were not, 62% were female and 38% were male.

### Occasional offices

During 2020 all occasional offices were impacted by the effects of the pandemic. There was just one baptism. There was one marriage at Church and the clergy conducted the funerals of seven parishioners (two of the services were at St Stephen's).

## Review of the year

The Annual Parochial Church Meeting (at which three new PCC and three Deanery Synod members were elected) and the Annual Meeting of Parishioners (at which two churchwardens were elected) were held on Monday 19<sup>th</sup> October 2020 in accordance with the Church Representation Rules and The Churchwardens Measure. This was a later date than usual, authorised by the Church of England due to the pandemic. The full PCC met five times during the year with an average level of attendance of 83% of members.

2020 was of course dominated by the global Coronavirus pandemic. At the beginning of the year, we had plans, like all other organisations and churches, for our mission and outreach during the year but by early March things were gradually being cancelled and then overtaken by the first national lockdown.

In mid-March churches were instructed to close their doors and cease public worship. We immediately started an online pre-recorded Sunday service, available on Facebook and YouTube. We also moved some of our mid-week services online. Other activities such as our mid-week 'in person' meetings and groups were initially suspended although many subsequently resumed online.

The church partially reopened in July 2020 and both morning services resumed in October although the numbers who could attend were severely restricted by the social distancing requirement. So, at this stage, we started livestreaming the second morning service to YouTube. A second national lockdown again closed the church for public worship for the month of November and, although we were able to resume services in December, the worsening situation meant that many were reluctant to return.

During the year we ran Alpha online with 13 participants many of whom made commitments to Christ or renewed their faith in different ways. Mid-week Connect Groups moved online and were an important source of support during the lockdown periods. Our Pastoral Care Team and Leadership Team also increased the support provided to church members.

There were a number of staffing changes during the year. Chris Willis our Youth Pastor left us in May and we appointed Beth Skelton to the post in September. In the intervening period the role was covered by Caroline Newbold (Associate Vicar). Jo Leeds our Worship Pastor began a period of maternity leave in December and her main duties were overseen by Sam Sanya (Curate).

A large part of our local mission is actively to support The Grove Missional Community (overseen by a separate charitable Trust) working on the Gurnell Grove Estate in the Parish. As well as direct giving by the PCC, a number of people have been involved in various activities with *The Grove* and Mark Tate (leader) attends the fortnightly St Stephen's Leadership Team meetings.

The rebranding exercise was completed just before the first lockdown and, although some activity was undertaken to refresh our image, there remains more to do as we begin to return to a more 'normal' pattern of life.

Environmental concern has remained high on our agenda and we continued to work towards a Silver Award with Eco Church (gained in early 2021).

The PCC continues to be grateful to the St Luke's Trust for their ongoing and generous financial support.

Much of the work of the PCC is conducted in its formal subcommittee structure so we can fulfil our agreed Mission Action Plan. The four sub committees or teams continued: Finance, Buildings, Mission and the Children and Youth Teams.

Key activities are described in the individual reports detailed below.

#### Leadership Team

The Leadership Team met regularly to support the Vicar in the day-to-day management of Church life. Most of its time was spent focusing on issues of discipleship, outreach in the local community and resourcing the Church for future growth. The Leadership Team shares with the Vicar in the pastoral responsibility for the Church and regularly discusses and responds to individual situations.

#### Finance Team

The Finance Team – comprising the Vicar, Treasurer, a Churchwarden, Giving Coordinator, and two other PCC nominees – and the Standing Committee oversaw the financial position throughout the year. Their work included review and discussion of the annual accounts, the 2020 forecast versus actual results, and levels of planned giving income – the latter particularly important during the pandemic, when we expected and saw drops in giving and hall rental income. We continued to manage budgets carefully, in order to monitor more closely the Church's finances and plan for the future. More detailed information is given below.

#### Buildings Team

This last year has been mainly a time of investigation and formulating proposals to the PCC for building work. The Team identified problems with the hall and oversaw work to sand down and re-varnish the hall floor and refurbish the folding doors. They also worked with a Consulting Engineer to investigate the subsidence problems in the Church car park, and the PCC has approved a costed budget to provide new paving and sub-base thus rendering it safer and easier to access the Church building. They are drawing up detailed plans for this work. A few minor works were also undertaken including re-felting the boiler room roof, replacing the electricity circuit board and updating the heating system.

#### Mission Team

The Team managed St. Stephen's relationship with the wider world at local, national and international levels aiming to increase awareness and understanding of issues as well as providing practical and financial help. The Team maintained links with our six core Mission Partners. 10% of St Stephen's regular giving amounted to £17,900, most of which was divided between these six partners. Additional monies were raised by events and special appeals for other specific causes. Programmes of social action were led by members of this Team and involved people from St Stephen's. The Church took part in the Ealing Churches Winter Night Shelter during February and March but had to close early on 19th March due to the pandemic. We hosted four nights before closure providing meals, a warm welcome and a safe place to sleep for 14 homeless people. The Church is also actively engaged with the Ealing Churches Soup Kitchen and the Ealing Foodbank with donations and practical support. £936 was raised during Lent for the London Diocesan Appeal for ALMA 'Wheels for Climate Change Emergencies', replacing jeeps to supply aid and pastoral care to rural areas in Angola and Mozambique. A total of 78 boxed Easter eggs were given to the Marylebone Project for Homeless Women. Christian Aid Week fundraising could not go ahead as usual during lockdown but the week was marked in our online services and members of the congregation were encouraged to donate directly online. Hampers of Christmas goods were assembled by Connect Groups and delivered to The Grove Missional Community for distribution to residents known to be in financial hardship. A weekly collection of food throughout the year was given to Ealing Foodbank with further donations of food and £1,848 for Tearfund and Christian Aid at Harvest. The usual Christmas Fair could not go ahead but an online shop was created for the sale of handmade soaps, homemade preserves, Christmas cakes and puddings. The sale of these raised £1,176 which was donated to the Amos Trust for their work in Bethlehem. The Mission Team was only able to hold occasional Traidcraft Sales in 2020, due to COVID restrictions, but was able to sell some goods, Christmas cards and gifts before the third lockdown.

#### Children and Youth Teams

These Teams seek to ensure that the needs of children, young people and their families are met within the life of the Church and the Church Mission Action Plan, steered by the Leadership Team, which manages links between different children and youth activities, and oversees integration between these and the adult life of the church. The Leadership Team also ensures that our activities are in line with the 'children' element of our Safeguarding Policy and that we are in line with best practice processes of the Diocese and Church of England (including the identification of a 'Children's Champion').

Children's activities continue to be focused on four strands: our junior Church (now known as JAM); Youth group; Shining Stars midweek toddler group; and children's activities at outreach events (see below).

**JAM (Jesus and Me)** 2020 has been a very different year for everyone. We changed the name of our Sunday School to JAM which stands for 'Jesus and Me'. Due to the pandemic we had to change completely how we arranged teaching for our children aged 0-11 years. During the first lockdown (March – July) a weekly email was sent to parents with suggested activities for the families to carry out in line with the theme being taught at our main service which was broadcast online. This was supplemented with occasional 'Families at 4' live Facebook sessions. As in previous years we took a break during school holidays. As the restrictions eased by October we were able to start up 'in person' Sunday School sessions for up to 13 children with two leaders and these were well received by the children and families who were able to attend. The second national lockdown in November interrupted 'in person' sessions but we were able to resume again in December. This year Hospices of Hope was chosen as our supported charity and we were able to send them £158. As in previous years we collected books for Ealing Home-Start but were not able to carry out many of the usual 'in person' activities. However, a highlight of the year was hosting our annual party for the children on Zoom and a Christian magician entertained them.

**Our youth** We are blessed by a good number of young people aged 11-18 in the Church family but this year has presented particular challenges with keeping them engaged and encouraging their growing faith. Chris Willis continued as Youth Worker for the first part of 2020 before leaving to take up a full time post at Herne Hill Baptist Church in April after three years at St Stephen's. Caroline Newbold covered the post for the next four months, which included the rest of the first lockdown and the summer holidays. Meetings went online and contact was maintained with the young people and their parents. A highlight was a socially-distanced outdoor game in August when the young people roamed the area performing different challenges – thanks to everyone who helped make that possible. In September we were pleased to welcome Beth Skelton as our new Youth Pastor. When Church services resumed she met with those in Y7-11 during the 11:00am service. When church wasn't meeting sessions were online on a Sunday afternoon. Young people in Years 11-13 had a group on Wednesday evenings at 7pm. This has been mostly online with a few sessions in Church when it was possible to do so. Both group sessions include games, activities and Bible studies. Social meetings took place with both groups together in person on a Sunday afternoon in October when we had a pizza party and in November Beth organised a hot chocolate party online! There were also joint games sessions online every month which were popular. Chris, Caroline and Beth have been assisted by a team of dedicated volunteers.

**Shining Stars** (a Tuesday morning Christian group led by members of our staff and congregation for toddlers and their parents/carers) Until March, the group met and regularly had 25-30 children attending each week. Children had a variety of toys to play with and an arts and craft table. Healthy snacks and drinks were provided for children and fresh tea, coffee and biscuits for the adults. A Bible Story and action songs ensured a strong Christian focus. When the first lockdown was introduced in March all 'in person' sessions had to cease and restrictions remained in place for the rest of the year preventing the reopening of 'in person' toddler groups. At first, weekly online sessions were recorded and uploaded to our Facebook page with the aim of keeping in contact with children and families. Unfortunately, these were resource intensive and few parents took up the opportunity to attend so were stopped in the early summer.

**Other events** In a normal year children in all the different groups and from the local community would be invited to special events throughout the year. As it was not possible to host these we had planned to run a socially-distanced Light Party Trail outside our building and in the surrounding roads. We had also planned to hold a socially-distanced Nativity Trail in the local area. Both of these events were unfortunately cancelled at short notice because of changing restrictions. However, we were able to run an alternative Nativity activity on Zoom which was attended by 14 families.

All our usual involvement with children's activities at community events – such as Party in the Park and Light up the Lane – did not of course happen as public events were cancelled.

### Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, in relation to having due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. We have also adopted the Diocesan safeguarding policy, and continue to review, and where necessary strengthen, our processes to ensure the safeguarding of vulnerable people (children, young people and vulnerable adults) whilst at the same time trying to avoid too much bureaucracy in our various ministries. Key to all decisions are the assessment of risk and the core adherence to our policy.

### Outreach

Outreach and mission is integral to all aspects of Church life throughout the year. During this extraordinary year our usual community events we lead or participate in were suspended – including our planned Community Fete in Cleveland Park. So Outreach had a very different face – but the streaming of services, promoted on social media, enabled a wider audience to join with us from home and from overseas.

From 23rd March until August we issued a daily Thought for the Day to Church members which many shared with friends and relatives, and was itself a form of outreach. These were published in a booklet at the end of the year.

Our Friday afternoon drop-in café aimed at the over 55s was suspended 'in person' but a programme of direct telephone contact, newsletters, gift drops and (for those who could use the technology) social Zoom and WhatsApp, meant that we could keep well

in touch. This was particularly important as many were isolated or shielding – and non-Church members asked to receive the *Thoughts for the Day*.

Our annual Alpha course took place online in the autumn and attracted 13 guests, nine of them were not Church members and most completed the course.

At Christmas we organised a 'Christmas Carol Trail' where people on their daily exercise could see some creative pictures depicting well-known carols in windows around the parish.

#### Deanery Synod

St Stephen's is a part of the Ealing Deanery and owing to the constraints of the COVID pandemic its Synod only met twice during the year, once in person and once via Zoom. The focus of the February meeting was to discuss, in groups, the emerging Deanery Plan which is being developed to meet the needs of 21st century London and is part of a wider vision exercise across the Diocese of London. In October the Synod re-elected a representative to the Twyford Academies Trust but the main focus of the meeting was promoting Eco Church across the Deanery. Following a helpful presentation from Revd Dave Bookless (Vicar of St Mary's, Norwood Green) attendees discussed progress and the challenges for their own churches in 'breakout rooms'.

### **Financial review**

A formal budget process was again followed during the year to assist with financial planning, though many budgets became academic as the pandemic unfolded. Full details of the accounts are provided in the independently examined and signed-off Financial Statements.

Total receipts on ordinary unrestricted funds were £210,589, approximately £15,000 (8%) lower than the equivalent figure last year (having stripped out 2019 legacies).

Within this total, planned giving by Church members, Gift Aid envelopes, cash collections and related Gift Aid totalled £178,888, down 3.5% on the previous year. Though stewardship (mainly through bank accounts) held up well, cash collections and envelope giving dropped due to 'in person' services not being held. We introduced online giving through the website which helped. In the autumn, the Church asked all donors to review and update their giving pledges.

St Luke's Trust continued with their annual donation into the St Luke's Restricted Fund (SLRF) – the expected £40,000 plus a welcome extra £4,100. Lent, Harvest and Christmas Appeals continued.

Total unrestricted expenditure amounted to £209,831, approximately £11,000 (5%) lower than the equivalent figure in 2019. This provided the Christian ministry of St Stephen's Church, including the contribution to the Diocesan parish share which largely provides the stipends and other clergy overheads (including housing for the clergy).

Overall expenditure during 2020 was £256,929, down 6% from 2019, spread across a wide range of budget lines, although we did manage to carry out two essential building maintenance projects whilst the building was closed. We made it a priority to continue to tithe 10% of regular giving to our Mission Partners.

In terms of church staffing, we continued with four employees. The costs of our part-time Worship and Youth Pastors, and Children's Worker were fully financed by the St Luke's Restricted Fund. This Fund also covered the second instalment of a three year grant of £7,500 pa to The Grove Missional Community.

The freehold house in Drayton Gardens continues to be occupied by our Curate and family and the cottage by our Centre Manager.

We continue to pay off the loan raised for our buildings project in 2018, leaving just £12,000 to be repaid over the next three years, plus a loan from a congregation member of £5,000.

**Overall we report a net surplus for the year, across all accounts, of £3,528 (£759 normal surplus and £2,769 Restricted). The fall in income due to the pandemic has been counteracted by much reduced expenditure from reduced activities. With both income and expenditure down, to achieve a small surplus in an extraordinary year was a real blessing.**

After adding reserves brought forward at the beginning of the year, the balances carried forward at 31<sup>st</sup> December totalled £220,000 (£188,871 Unrestricted and £31,129 Restricted).

The Charity Commission has requested that charities report their ability to continue to operate as an ongoing concern during the Coronavirus lockdown. Since the end of 2020:

- We have again seen our hall income fall off during the third lockdown but expect it to recover for the second half of 2021
- The first few months have seen a reduction in giving, although this appears to be recovering and will continue to be closely monitored
- But we also continue to be prudent in our expenditure (This will start to increase as activities start up again.)
- Our reserves position is strong, although we will need to use some of these for essential building work
- We continue to monitor finances closely on an ongoing basis.
- The PCC is confident that these steps will ensure that we can continue to meet our critical commitments.

#### Reserves policy

The PCC aims to maintain a balance on free reserves of around two months' worth of average unrestricted expenditure, which is currently equivalent to £35,000. And whilst the General Reserve Fund is just below this, when designated funds are added in, at £94,000 we are well in excess of this. Appropriate reserves will continue to be set aside in anticipation of future spending on the Church buildings, through the Maintenance Reserve.

## **Conclusion**

The pandemic made 2020 an unforgettable year. Despite all the challenges we still saw God at work as people came to faith, lives were changed and touched by God's love. Our aim is that by the second half of 2021 we might see new opportunities to share the good news of Jesus with our community and to enable our Vision Statement and Mission Action Plan to be enacted as fully as possible.

**Steve Newbold**  
**Incumbent and Chair**  
**May 2021**

Parochial Church Council of St. Stephen, Castle Hill, Ealing

## ACCOUNTS FOR THE YEAR 2020

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**STATEMENT OF FINANCIAL ACTIVITIES**  
**For the year ended 31 December 2020**

		Unrestricted	Restricted	TOTAL FUNDS	
	Note	Funds	Funds	2020	2019
		£	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations & legacies	2a	188,132	48,693	236,824	352,056
Other trading activities	2b	14,703	1,176	15,879	33,000
Income from investments	2c	86	-	86	223
Income from church activities	2d	7,669	-	7,669	12,708
<b>TOTAL INCOME AND ENDOWMENTS</b>		<b>210,589</b>	<b>49,869</b>	<b>260,457</b>	<b>397,986</b>
<b>RESOURCES EXPENDED</b>					
Missionary & Charitable Giving	3a	17,165	13,063	30,227	38,665
The Work of the Church	3b	107,841	422	108,263	126,160
Church Management & Administration	3c	84,824	33,615	118,439	109,423
<b>TOTAL RESOURCES EXPENDED</b>		<b>209,830</b>	<b>47,100</b>	<b>256,929</b>	<b>274,248</b>
<b>NET INCOMING/EXPENDITURE</b>		<b>759</b>	<b>2,769</b>	<b>3,528</b>	<b>123,738</b>
<b>NET TRANSFERS</b>		<b>-</b>	<b>-</b>		
<b>NET MOVEMENT IN FUNDS</b>		<b>759</b>	<b>2,769</b>	<b>3,528</b>	<b>123,738</b>
<b>BALANCES BROUGHT FORWARD</b>					
<b>AT 1 JANUARY 2020</b>		<b>187,906</b>	<b>28,567</b>	<b>216,473</b>	<b>92,735</b>
<b>BALANCES CARRIED FORWARD</b>					
<b>AT 31 DECEMBER 2020</b>		<b>188,665</b>	<b>31,336</b>	<b>220,001</b>	<b>216,473</b>



For the year ended 31 December 2020

	Note	2020 £	2019 £
<b>FIXED ASSETS</b>			
26 Drayton Gardens	1	94,777	94,777
Missional Housing Bond	1	5,000	5,000
		<u>99,777</u>	<u>99,777</u>
<b>CURRENT ASSETS</b>			
Debtors & prepaid expenses	5	5,901	13,713
CBF Deposit Fund		5,200	5,178
Bank balances	6	128,868	125,878
		<u>139,969</u>	<u>144,768</u>
<b>LIABILITIES (less than one Year)</b>			
Amounts falling due within one year			
Diocesan Interest Free Loan		4,000	4,000
Diocesan Interest Bearing Loan		-	-
Congregation Loan		5,000	5,000
Creditors & accrued expenses	7	2,744	7,073
		<u>11,744</u>	<u>16,073</u>
<b>NET CURRENT ASSETS</b>		<u>128,225</u>	<u>128,696</u>
<b>LIABILITIES (over one Year)</b>			
Diocesan Interest Free Loan		8,000	12,000
<b>TOTAL NET ASSETS</b>		<u>220,001</u>	<u>216,473</u>
<b>FUNDS</b>			
<b>Unrestricted Funds</b>	8		
General Fund		32,772	29,713
<b>Designated Funds:</b>			
Mission Fund		2,171	1,000
Maintenance Reserve Fund		23,175	15,047
Cottage Maintenance Fund		95	95
Special Purposes Fund		35,881	47,274
Support to People In Need		-	-
St. Lukes Fund			
		<u>94,094</u>	<u>93,129</u>
26 Drayton Gardens		94,777	94,777
		<u>188,871</u>	<u>187,906</u>
<b>Restricted Funds</b>	9	<u>31,130</u>	<u>28,567</u>
<b>TOTAL FUNDS</b>		<u>220,001</u>	<u>216,473</u>

**NOTES TO THE FINANCIAL STATEMENTS  
For the year ended 31 December 2020****1 ACCOUNTING POLICIES**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

**Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

St Stephens meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

**Going concern**

The leadership team have considered the resources available and current plans. St Stephens is well placed to meet these activities and have adequate resources for the foreseeable future. Accordingly the PCC continues to adopt the going concern basis in the preparation of the financial statements.

**Incoming Resources**

Incoming resources are included in the Statement of Financial Activities (SOFA) when:

1. the PCC becomes legally entitled to the benefit of use of the resources;
2. their ultimate receipt is virtually certain; and
3. the monetary value can be measured with sufficient reliability.

Funds raised by the Bazaar, Jumble sales and similar events are reported gross.

Grants, donations and legacies are included in the SOFA when any pre-conditions preventing their use by the PCC have been met. For collections and planned giving this is when the funds are received.

Gift Aid and other tax claims are included in the SOFA at the same time as the cash donations to which they relate.

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

Investment income is accounted for when receivable.

The value of any voluntary help is not included in the accounts but is described in the annual report.

**Expenditure and Liabilities**

Liabilities are recognised as soon as the legal or constructive obligation arises.

Grants and donations are recognised when a commitment has been made externally and there are no pre-conditions still to be met for entitlement to the grant which remain within the control of the PCC.

**Fixed Assets**

Consecrated and benefice property of any kind is excluded from the financial statements by Sections 10(2) (a) and (c) of the Charities Act 2011. All expenditure on such property, whether improvement or maintenance, is written off in the year it is incurred. The buildings are insured for £1,725,000 and contents for £175,000. Such buildings include the Church, Church Centre and Church Cottage.

The movable church furnishings are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

No value is placed on any movable church furnishings that cannot be disposed of without a faculty, and which are regarded as "inalienable" property held on special trust on behalf of the PCC, and forming part of the consecrated property excluded from the financial statements by the Charities Act 2011.

Other tangible fixed assets are capitalised if they can be used for more than one year and cost at least £5,000. They are otherwise written off in the year of acquisition.

The house at 26 Drayton Gardens, currently occupied by a curate, is a freehold property valued at its purchase price in 1992. No depreciation is charged as its estimated residual value is not less than its carrying value and it has an expected useful life in excess of 50 years. It is maintained in good order and is insured for a rebuilding cost of £232,066.

During 2019, the PCC agreed to rollover a sum of £5000 for a further 3 years with the Missional Housing Bond Fund. The issue is unsecured but believed to be relatively low risk given the nature of the underlying assets (London housing stock). The Bond is operated by Affordable Christian Housing, ("ACH") a Christian housing association with over 20 years' experience in providing affordable housing to key Christian workers. It is registered with the Financial Conduct Authority and has charitable status. ACH followed FCA guidance in determining how to issue the bond. As an Industrial and Provident Society, ACH did not require FCA approval to issue the Bond.

**Funds**

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, or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the Annual Report.

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

**Charitable Giving**

The PCC has a long standing policy of allocating 10% of regular income (stewardship, tax refunds, cash collections and gift aid donations in church), for giving to charity. See Note 11 for further details.

**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 December 2020**

		Unrestricted	Restricted	TOTAL FUNDS	
		Funds	Funds	2020	2019
		£	£	£	£
<b>2</b>					
<b>2a</b>	<b>Donations and legacies</b>				
	Stewardship	147,946	-	147,946	146,520
	Gift Aid Donations	1,940	-	1,940	3,744
	Tax Refunds on Giving (Note 4)	27,845	-	27,845	31,221
	Cash Collections	1,156	-	1,156	3,832
	Sub-total (Note 11)	178,888	-	178,888	185,317
	Mission Collections	-	4,593	4,593	6,349
	Legacies, Donations	9,243	-	9,243	114,275
	Community Fete Grants/Donations	-	-	-	829
	St. Lukes Fund		44,100	44,100	45,286
		188,132	48,693	236,824	352,056
<b>2b</b>	<b>Other Trading Activities</b>				
	Christmas Bazaar/Craft Fair	-	1,176	1,176	5,078
	Hall Lettings	14,703	-	14,703	27,922
	Photocopier	-	-	-	-
		14,703	1,176	15,879	33,000
<b>2c</b>	<b>Income from Investments</b>				
	CBF interest	22	-	22	39
	Housing Bond and Bank Interest	64	-	64	184
		86	-	86	223
<b>2d</b>	<b>Income from Church Activities</b>				
	Traidcraft Stall	1,112	-	1,112	1,262
	Bookstall	44	-	44	374
	Social Events, Courses & Other Activities	519	-	519	1,135
	Outreach - Holiday Club	-	-	-	442
	Youth Activities	153	-	153	164
	Shining Stars	110	-	110	507
	External Play (Adam & Eve)	-	-	-	827
	Growing Leaders	-	-	-	-
	Bishop's Discretionary	-	-	-	-
	Banns, Funeral Fees, Verger Fees	1,388	-	1,388	1,570
	Rebates and one-off	4,343	-	4,343	6,427
		7,669	-	7,669	12,708
<b>TOTAL INCOME AND ENDOWMENTS</b>		210,589	49,869	260,457	397,986

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

	Unrestricted	Restricted	TOTAL FUNDS	
	Funds	Funds	2020	2019
	£	£	£	£
<b>3a EXPENDITURE ON CHARITABLE ACTIVITIES</b>				
<b>Missionary and Charitable Giving</b>				
Amos Trust	2,800	1,176	3,976	3,056
Christian Solidarity Worldwide	2,800	-	2,800	3,056
Church Army	2,800	-	2,800	3,060
Ealing Soup Kitchen	2,800	-	2,800	3,220
Ealing Christians Against Poverty	2,800	-	2,800	3,056
LAMB Health Foundation	2,800	-	2,800	3,056
Tearfund	-	1,828	1,828	1,325
Ealing Churches Winter Night Shelter	-	-	-	1,592
Lent Project Bishop of London	-	-	-	3,170
Bible Society	-	-	-	-
Christian Aid	-	924	924	-
The Grove Missional Community	-	7,500	7,500	7,500
Ealing Foodbank	-	904	904	4,946
Hospices of Hope	159	-	159	-
Climate for Change	206	730	936	-
Zamabia Project	-	-	-	-
Support to People in Need	-	-	-	628
A Rocha	-	-	-	300
YWAM	-	-	-	500
Bless Community Church	-	-	-	200
	17,165	13,063	30,227	38,665
<b>3b The Work of the Church</b>				
Diocesan Fund	96,925	-	96,925	93,425
Vicar's Expenses	1,026	-	1,026	1,490
Outside Speakers	-	-	-	-
Curate's Expenses	746	-	746	1,068
Associate Vicar's Expenses	451	-	451	630
Training / Staff Training/Retreat	6	-	6	1,836
Children and Youth	579	-	579	1,276
Music & Copyright Licensing	2,323	-	2,323	3,665
Outreach	493	-	493	1,536
Outreach - Children Categories	175	-	175	1,510
Publicity	938	-	938	3,414
Bookstall	1,094	-	1,094	851
Traidcraft Stall	798	-	798	1,601
Social Events	268	-	268	2,340
Community Fete Costs	-	-	-	-
Covid-19 Emergency Shopping	131	-	131	-
<b>Christmas Bazaar Cost of Raising Funds)</b>	-	-	-	660
Craft Fair	-	-	-	66
Play Expenses	-	-	-	798
Refreshments	240	-	240	1,138
Gifts	447	-	447	2,223
Flowers	-	-	-	416
Communion & Worship Costs	111	-	111	1,760
Diocesan Fees	1,040	-	1,040	625
Verger Fees	50	-	50	105
Bishop's Discretionary Fund	-	-	-	-
Worship Minister Expenses	-	110	110	554
Youth Worker Expenses	-	312	312	369
Intern Expenses & Rent	-	-	-	2,566
Families & Children's Worker	-	-	-	238
26DG Deposit (repayment)	-	-	-	-
	107,841	422	108,263	126,160
<b>CARRIED FWD TO NEXT PAGE</b>	125,006	13,485	138,490	164,825

# NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2020

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2020 £	2019 £
<b>BROUGHT FORWARD FROM LAST PAGE</b>	125,006	13,485	138,490	164,825
<b>3c Church Management and administration</b>				
Printing, stationery & Postage	2,848	-	2,848	4,067
Salary Costs	25,929	33,615	59,544	57,148
Computing & Website Costs	2,921	-	2,921	1,032
Payroll & Accounting Software Fees	605	-	605	957
Subscriptions, Licences, Fees	678	-	678	1,267
PCC/Leadership	-	-	-	-
Independent Examiner Fee	360	-	360	360
Television Licence	161	-	161	158
	<b>33,502</b>	<b>33,615</b>	<b>67,117</b>	<b>64,989</b>
Centre Running Costs	9,085	-	9,085	9,784
Water, Light and Heat	8,165	-	8,165	6,742
Telephone	877	-	877	580
Insurance	3,240	-	3,240	3,125
Council Tax	1,913	-	1,913	1,839
Gratuties	-	-	-	50
Cleaning	3,244	-	3,244	5,024
	<b>26,524</b>	<b>-</b>	<b>26,524</b>	<b>27,143</b>
Maintenance Costs	23,948	-	23,948	10,975
Maintenance Costs (Project)	-	-	-	4,420
Cottage Works	-	-	-	-
26 Drayton Gardens	850	-	850	1,896
	<b>24,798</b>	<b>-</b>	<b>24,798</b>	<b>17,291</b>
Church Management & Administration	84,824	33,615	118,439	109,423
	<b>209,830</b>	<b>47,100</b>	<b>256,930</b>	<b>274,248</b>
<b>TOTAL RESOURCES EXPENDED</b>	<b>209,831</b>	<b>47,100</b>	<b>256,929</b>	<b>274,248</b>

**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 December 2020****4 Gift Aid Recovered**

In addition to the tax reclaims disclosed in note 2a, relating to planned giving, other voluntary donations include tax reclaims in their totals:

	<b>2020</b>	<b>2020</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
Tax reclaims on planned giving (2a)	28,051	-	28,051	31,221
Tax reclaims on other voluntary donations	-	-	-	541
	<u>28,051</u>	<u>-</u>	<u>28,051</u>	<u>31,761</u>

**5 Debtors & prepaid expenses**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Prepaid expenses - Insurance	3,240	3,240
Tax refunds due on gift aid donations	-	8,453
Sundry debtors	2,661	2,019
	<u>5,901</u>	<u>13,713</u>

**6 Bank balances**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Current account	128,863	125,873
Stewardship account	5	5
	<u>128,868</u>	<u>125,878</u>

**7 Creditors and accrued expenses**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Charitable payment accruals	2,744	7,073
Sundry year-end expense accruals	-	-
	<u>2,744</u>	<u>7,073</u>

**8 Unrestricted Funds**

	<b>Brought Forward</b>	<b>Additions</b>	<b>Transfers</b>	<b>Amounts</b>	<b>Carried Forward</b>
	<b>£</b>	<b>Income</b>	<b>£</b>	<b>Used</b>	<b>£</b>
		<b>£</b>		<b>£</b>	
Designated Funds					
Mission Fund	1,000	-	17,971	(16,800)	2,171
Maintenance Reserve Fund	15,047	-	11,616	(3,488)	23,175
Cottage Maintenance Fund	95	-	-	-	95
Special Projects Fund	47,274	-	-	(11,393)	35,881
Support to People in Need	-	-	-	-	-
	<u>63,416</u>	<u>-</u>	<u>29,587</u>	<u>(31,681)</u>	<u>61,322</u>
26 Drayton Gardens	94,777	-	-	-	94,777
General Fund	29,713	210,795	(29,587)	(178,149)	32,772
Total Unrestricted Funds	<u>187,906</u>	<u>210,795</u>	<u>-</u>	<u>(209,830)</u>	<u>188,871</u>

**NOTES TO THE FINANCIAL STATEMENTS**

For the year ended 31 December 2020

**9 Restricted Funds**

	Brought Forward £	Additions Income £	Transfers £	Amounts Used £	Carried Forward £
Mission Fund	-	5,563	-	(5,563)	0
Flower Fund	47	-	-	-	47
St. Luke's Fund	28,520	44,100	-	(41,537)	31,083
<b>Total Restricted Funds</b>	<b>28,567</b>	<b>49,663</b>	<b>-</b>	<b>(47,100)</b>	<b>31,130</b>

The Mission Fund represents donations for missionary and charitable giving as disclosed in Note 3a.

The Flower Fund represents donations towards expenditure on church flowers throughout the year.

St. Luke's Fund represents a set donation from the St. Luke's Trust

**10 Analysis of Net Assets By Fund**

	Unrestricted £	Restricted £	Total 2020 £	Total 2019 £
Fixed Assets:				
26 Drayton Gardens	94,777	-	94,777	94,777
Missional Housing Bond	5,000	-	5,000	5,000
Net Current Assets	128,225	31,130	159,355	128,696
<b>Total Net Assets</b>	<b>228,001</b>	<b>31,130</b>	<b>259,132</b>	<b>97,735</b>

**11 Payments to Mission Partners from Tithe**

Per Note 1, the PCC has a long standing policy of allocating 10% of regular giving to charity. During 2019, charitable payments were made to the following charities from regular giving:

The figure below includes £1840 carried forward from 2019.

The carry forward is shown in the Balance Sheet.

	2020 £	2019 £
Amos Trust	2,800	3,056
Ealing Soup Kitchen	2,800	3,056
Church Army	2,800	3,060
Ealing Christians Against Poverty	2,800	3,056
LAMB Health Foundation	2,800	3,056
Christian Solidarity Worldwide	2,800	3,056
A Rocha	-	300
Bless Community Church	-	200
YWAM	-	500
Zambia Project	-	-
Kenya	-	-
Bible Society	-	-
	<b>16,800</b>	<b>19,340</b>



## Section A

## Independent Examiner's Report

**Report to the trustees/  
members of**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST STEPHEN

**On accounts for the year  
ended**

31 December 2020

**Charity no**

1133772

**Set out on pages**

1-6 of the annual report and 1-8 of the accounts

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2020**

**Responsibilities and  
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Signed:**

*V Steward*

**Date:**

24 May 2021

**Name:**

Valerie Steward

**Relevant professional  
qualification(s) or body  
(if any):**

BSc BFP FCA FCCA FRSA



**Address:**

Greenfield Farm, 23 West Street, Hibaldstow, North Lincs., DN20 9NY

Section B	Disclosure
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Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

None
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