

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 1 January 2021 until 31 December 2021:

<i>Incumbent</i>	The Revd Steve Newbold (Chair)	
<i>Curate</i>	The Revd Sam Sanya	to 25 July 2021
<i>Associate Vicar</i>	The Revd Caroline Newbold	to 27 August 2021
<i>Licensed Lay Minister</i>	Enid Barron	
<i>Churchwardens</i>	Caroline Jamieson (Vice Chair)	
	Mary Ann Auckland	
<i>Representatives on the Deanery Synod:</i>	Liz Cooper	
	David Gillingham	
	Linda Rivans	
<i>Elected members:</i>	Lucy Harding-Anderson	to 26 May 2021
	Tina Yarrall	to 26 May 2021
	Jessica Ely	
	Qin Li	
	Alice Zhang	
	John Anniss	
	James Morrow	
	Rob Yates	
	Sue Charlton	from 26 May 2021
	Ann Toley	from 26 May 2021
	Jon Yarrall	from 26 May 2021
<i>Secretary (co-opted)</i>	Jane Maffett	
<i>Treasurer (co-opted)</i>	Sanjay Joshi	

And the following who are not members of the PCC

<i>Associate Vicar</i>	Caroline Newbold	from 28 August 2021
<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 of managing 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. Our Vision Statement is:

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

2021 was again a year of enormous challenge but the St Stephen's Electoral Roll was only marginally affected with a small decrease of just three people so that at 31 December 2021 there were 198 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

There was just one baptism. There was one marriage at Church and the clergy conducted the funerals of three parishioners (one of the services was at St Stephen's).

Review of the year

The Annual Parochial Church Meeting (at which four new PCC members were elected) and the Annual Meeting of Parishioners (at which two churchwardens were elected) were held by Zoom on Wednesday 26 May 2021 in accordance with the Church Representation Rules and The Churchwardens Measure. The full PCC met seven times during 2021 with an average level of attendance of 89% of members. 2021 was another year dominated by the global Coronavirus pandemic. At the beginning of the year, a third national lockdown was declared and most churches in London, including St Stephen's, again closed for public worship. This time we were better prepared and used to livestreaming from within the building. With the help of our expert team, we were able to livestream every Sunday. During 2021 we obtained permission to install permanent livestreaming equipment, mainly cameras, which made the whole process more space and time efficient.

The church began to reopen from Easter 2021 with some in-person services but it was not until September 2021 that we began to reopen more fully with two in-person morning services. Gradually people began to return although the arrival of the Omicron variant in December resulted in temporary restrictions to our activities, particularly over the Christmas period.

During the summer we again ran Alpha online with seven participants, many of whom made commitments to Christ or renewed their faith in different ways. Mid-week Connect Groups continued online for most of the year and remained an important source of support during the lockdown periods. Our Pastoral Care Team, Connect Group Leaders and the Leadership Team continued to support church members.

There were a number of staffing changes during the year. Our Youth Pastor Beth Skelton left us at Easter – she had found it difficult to fulfil her responsibilities as the national restrictions prevented any face-to-face contact with young people. Caroline Newbold once again assumed responsibility for this work. In the autumn, our Worship Pastor Jo Leeds decided not to return from her maternity leave. In the summer of 2021, our curate Sam Sanya left us having been appointed as Associate Vicar in our neighbouring parish of St John's Ealing.

A large part of our local mission is actively to support The Grove Missional Community (*The Grove*) working on the Gurnell Grove Estate in the Parish. This is overseen by a separate charitable Trust. 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 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 subcommittees or teams continued: Finance, Buildings, Mission and the Children and Youth Teams.

Key activities are described in the individual reports 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 2021 forecast versus actual results, and levels of planned giving income. The latter was 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

Our Quinquennial Inspection (QI) in July identified a number of issues that needed attention. We have since addressed and resolved several of these but the main outstanding concern is the state of the cupola on the Church roof. We are aiming to render it safe in early 2022, once the necessary permissions are obtained. Our new QI Inspector, Steve Palmer, noted that the fabric of the St Stephen's building has been well maintained and this is largely thanks to the volunteers who lend their expertise during the year. In October we were able at last to organise a much-needed special cleaning day at the Church. Many members of St Stephen's attended, which made it both fun and very successful. At the end of the year the PCC was considering an exciting scheme for a new enlarged entrance to the Church building. This scheme will, generously, be fully funded by the St Luke's Trust and will go hand in hand with the renewal of the paving work in the car park to make this safe. Overall we hope it will result in a much more accessible and attractive entrance to the church as well as enhancing its visibility as a place of Christian worship in the community.

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 per cent of St Stephen's regular giving amounted to **£17,736**, 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 Ealing Churches Winter Night Shelter could not take place as in past years due to the ongoing pandemic. Ealing's homeless people continued in temporary hotel/hostel accommodation funded by the public purse. In autumn 2021, as restrictions eased, arrangements were made for the coming winter. The plan was to offer ten homeless men single rooms in a local hotel in the New Year. The Church is also actively engaged with the Ealing Churches Soup Kitchen. A sum of £3,824 was raised during Lent for the London Diocesan Appeal for Challenging Youth Violence. A total of 78 boxed Easter eggs were given to the Marylebone Project for Homeless Women. Christian Aid Week fundraising was adapted to meet COVID requirements, with a successful outdoor Fair, delivery-only distribution of envelopes, several sponsored events and Sunday services featuring the work of Christian Aid. Hampers of Christmas goods were assembled by Connect Groups and delivered to individuals and families living in the Borough and engaging with Christians against Poverty. A weekly collection of food throughout the year was given to Ealing Foodbank with further donations of food and money at Harvest. Our Christmas Fair was re-designed to comply with the appropriate restrictions and Government advice, with £3,703 being raised and donated to Ealing Foodbank. The Mission Team was only able to hold occasional Traidcraft sales in 2021 due to the pandemic restrictions and much smaller in-person church attendances for most of the year. However we were able to restock by November to sell goods, Christmas cards and gifts.

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 follow the 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 (known as JAM); Youth group; Shining Stars midweek toddler group; and children's activities at outreach events (see below).

JAM (Jesus and Me) 2021 has been a different year for everyone but has been exciting in terms of moving forward from the chaos of 2020. We have changed the resources we use from Scripture Union to Energize (Urban Saints). This allows us to tailor our sessions so that what the children are learning about ties in more closely with the themes in the main church service. JAM returned in September with many families coming back to the in-person sessions. Children have been encouraged to participate in church services more with reading, prayers and performing dramas. We were not able to hold a party for the children this year but plan to resume in the future when safe to do so.

Our youth Last Easter our Youth Pastor Beth Skelton moved on after only seven months in the post, with Covid restrictions making it hard to establish herself and meet regularly with the young people. We were unsuccessful in recruiting a replacement but will try again after Easter.

Caroline Newbold has been holding the fort in the meantime and in the summer term, although church was not meeting in the building, we were able to hold some social activities outside. In the autumn we reintroduced meetings during the 10:30 service on alternate weeks. As well as Sunday mornings we have monthly socials which are important in building relationships among the young people. Our thanks to the core youth team and to occasional volunteers who make the sessions and socials possible.

Currently we have 10 families connected to St Stephen's with one or more young person in school years 7-13, 15 young people in total. In practice, only young people from four or five families ever join in sessions on a Sunday morning but more attend socials. Sport on a Sunday morning and less frequent attendance at church since Covid are factors and it can be hard to get momentum going. We are also developing links with the midweek youth meeting at St John's which offers our young people the chance to be part of a bigger group.

Young people are a vital part of our church family and it has been so encouraging to see them contributing to various ministries; sound and vision, livestreaming, welcome, worship band, reading in services, helping with JAM and also with the Soup Kitchen and at *The Grove*. This is important in helping them develop their own personal faith and to feel valued as members of St Stephen's.

Shining Stars (a Tuesday morning Christian group led by members of our staff and congregation for toddlers and their parents/carers) Children have a variety of toys to play with and an arts and craft table. Fresh tea and coffee is provided for the adults. A Bible Story and action songs ensure a strong Christian focus. After a long period of closure, we were able to reopen in September and numbers steadily grew to pre-lockdown numbers. We have welcomed some former participants and many who are new.

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. We were unable to run many events. However, we welcomed 33 children and their parents/carers to a Light Party in October. We had planned to hold a Carols, Nativity and Christingle service in church but with Covid numbers on the rise in December we moved the service to the church car park.

All our usual involvement with children's activities at community events – such as the Community Fete, Party in the Park and Light up the Lane – did not happen as such events were suspended / adapted.

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 is 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 second extraordinary year our usual community events that we lead or participate in were again suspended – including our 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.

Our Friday afternoon drop-in café aimed at the over 60s was suspended 'in person' until September 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 feeling vulnerable. Meetings in person were restarted in the autumn.

Following a successful pilot in 2020 we decided to run another online Alpha course in the summer of 2021. This time it attracted seven guests and as usual provided a safe place for people with different backgrounds to explore the Christian faith.

At the start of the year we organised three trails – a quiz trail, a Noah’s ark trail and an Easter trail – round neighbouring streets where people, particularly families, could participate whilst out on their daily exercise in lockdown.

Deanery Synod

The Ealing Deanery Synod met three times in 2021, the earlier meetings being held via Zoom and the last finally in person. Revd David Neno of St Peter’s Ealing took over the role of Area Dean from our own Vicar in March. The long-standing Lay Chair of 15 years, Julian Duffus stood down and was given a vote of thanks for his time in the role. We received a very moving talk from Revd Julia Bevis-Knowles, Chaplain at Ealing Hospital and Meadow House Hospice, highlighting her work during the pandemic and showing the importance of such hospital roles. In July, we discussed the annual Mission Fund bids submitted by 22 churches which we were able to agree in full. In October, Revd Christopher Ramsay from St George’s, Southall, delivered a presentation on the Diocese of London’s 2030 Vision, the desire being for all to experience the love of Christ. This comprised three ambitions, namely Confident Disciples, Compassionate Communities and Creative Growth. These were discussed in person and via Zoom. The Synod elected Governors to Ada Lovelace, Ealing Fields and Twyford Schools. It also elected a number of representatives to the Diocesan Synod clergy and lay roles.

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 continued into 2021. Full details of the accounts are provided in the independently examined and signed-off Financial Statements.

Total receipts on ordinary unrestricted funds were £233,016, over £22,000 (10%) higher than the equivalent figure last year thanks mainly to a generous one-off donation of £10,000 (later transferred to the Maintenance Restricted Fund), Hall rentals up £8,000 and rent from the vacant Curate’s cottage.

Within this total, Planned Giving by Church members, plus occasional general donations from both church members and visitors, and related Gift Aid totalled £177,516, down less than 1% on the previous year, but not yet back to pre-pandemic levels. We had introduced online giving through the website at the start of the pandemic which helped. In the autumn, as usual, the Church asked all donors to review and update their giving pledges, and encouraged new givers.

Total unrestricted expenditure amounted to £209,164, almost the same as in 2020 and approximately £11,000 (5%) lower than the equivalent figure in pre-pandemic 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). It includes the costs of two employee roles: Centre Manager and Communications Manager.

The St Luke’s Hall Trust continued with their annual donation into the St Luke’s Restricted Fund (SLRF) – the expected £40,000 plus a welcome extra £1,000, plus reimbursement of Maternity pay and a little from the Government Job Retention Scheme. This Fund had expenditure of £34,832 including:

- the third instalment of a three-year grant of £7,500 pa to The Grove Missional Community.
- the costs of our Children’s Worker and our Youth ministry
- and for the latter part of the year, our Associate Vicar, who was appointed to a one-year salaried role to give additional clergy support in the absence of a curate, and cover the youth worker vacancy
- the development of the back garden

For the whole of 2021 the Worship Minister role was vacant as we could not find maternity cover, leading to lower than expected salary costs in this fund so the PCC has agreed that £15,000 of the year-end balance of £41,523 can be earmarked for the planned car park repair project.

A new restricted fund includes a generous donation of £10,000 for buildings work.

Lent, Harvest and Christmas Appeals continued and were generously supported, and together with Christmas Fair proceeds and we made it a priority to continue to tithe 10% of regular giving to our Mission Partners. This led to the church giving over £35,000 in missionary and charitable giving to other organisations, up £5,000 (17%) on 2020 and nearly back to pre-pandemic levels.

Overall expenditure during 2021 was £254,837, marginally down from 2020, still £20,000 (7%) down from pre-pandemic levels in 2019. This reflected lower salary costs due to vacancies, lower levels of activity during a further lockdown, offset by higher energy and cleaning costs and spend on streaming technology.

The freehold house in Drayton Gardens continued to be occupied by our Curate until July, then rented for the final 4 months with rental costs covering work needed on the house. The cottage continued to be occupied by our Centre Manager and his wife.

We continue to pay off the loan raised for our buildings project in 2018, leaving just £8,000 to be repaid over the next two years, plus a loan from a congregation member of £5,000.

Overall we report a net surplus for the year, across all accounts, of £32,521 (£12,081 unrestricted surplus and £20,440 restricted). The fall in income since 2019 due to the pandemic was arrested and matched by continuing reduced expenditure from reduced activities and staff vacancies. To achieve such a surplus in continuing challenging conditions was a real blessing.

After adding reserves brought forward at the beginning of the year, the balances carried forward at 31st December totalled £252,522 (£200,952 Unrestricted and £51,570 Restricted).

The PCC reports that we continue to operate as an ongoing concern during the aftermath of the Coronavirus lockdowns:

- **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 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 £34,860 and with our general reserve at £106,175, (of which £56,411 is not designated for specific future spend) we are 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 2021 another strange and unforgettable year. We had hoped to resume normal activities but the national lockdown and other restrictions meant that many activities and events were suspended. 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 in 2022 we will 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
October 2022**

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

ACCOUNTS FOR THE YEAR 2021

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STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2021

		Unrestricted	Restricted	TOTAL FUNDS	
	Note	Funds	Funds	2021	2020
		£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations & legacies	2a	191,278	50,069	241,347	236,825
Other trading activities	2b	25,861	-	25,861	15,879
Income from investments	2c	4,467	-	4,467	86
Income from church activities	2d	11,410	4,272	15,682	7,669
TOTAL INCOME AND ENDOWMENTS		233,016	54,342	287,357	260,458
RESOURCES EXPENDED					
Missionary & Charitable Giving	3a	16,980	18,341	35,321	30,227
The Work of the Church	3b	108,952	4,066	113,019	108,263
Church Management & Administration	3c	83,231	23,266	106,497	118,439
TOTAL RESOURCES EXPENDED		209,164	45,673	254,837	256,929
NET INCOMING/EXPENDITURE		23,852	8,669	32,521	3,528
NET TRANSFERS	-	11,771	11,771		
NET MOVEMENT IN FUNDS		12,081	20,439.63	32,521	3,528
BALANCES BROUGHT FORWARD					
AT 1 JANUARY 2021		188,871	31,130	220,001	216,473
BALANCES CARRIED FORWARD					
AT 31 DECEMBER 2021		200,952	51,570	252,522	220,001

Notes on pages 3 to 8 form part of these accounts

For the year ended 31 December 2021

	Note	2021 £	2020 £
FIXED ASSETS			
26 Drayton Gardens	1	94,777	94,777
Missional Housing Bond	1	5,000	5,000
		99,777	99,777
CURRENT ASSETS			
Debtors & prepaid expenses	5	26,750.55	5,901
CBF Deposit Fund		5,202.54	5,200
Bank balances	6	135,848.22	128,868
		167,801.31	139,969
LIABILITIES (less than one Year)			
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	2,056	2,744
		11,056	11,744
NET CURRENT ASSETS		156,745	128,225
LIABILITIES (over one Year)			
Diocesan Interest Free Loan		4,000	8,000.00
TOTAL NET ASSETS		252,522	220,001
FUNDS			
Unrestricted Funds	8		
General Fund		56,411	32,772
Designated Funds:			
Mission Fund		1,336	2,171
Maintenance Reserve Fund		21,291	23,175
Cottage Maintenance Fund		95	95
Special Purposes Fund		27,043	35,882
Support to People In Need		-	-
St. Lukes Fund		106,175	94,094
26 Drayton Gardens		94,777	94,777
		200,952	188,871
Restricted Funds	9	51,570	31,129
TOTAL FUNDS		252,522	220,001

Notes on pages 3 to 8 form part of these accounts

Approved by the Parochial Church Council on 30 October 2022 and signed on its behalf by:

The Rev Stephen Newbold
Vicar

Ann Toley
Churchwarden

Mary-Ann Auckland
Churchwarden

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021**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 2015) - (Charities SORP (FRS 102)) as amended by Update Bulletin 1, 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, is usually occupied by a curate (but is on a short-term let), is a freehold property valued at its purchase price in 1992. It is not depreciated as its estimated residual value is not less than its carrying value and it has an expected useful life in excess of 50 years, so any depreciation charge would be immaterial. 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.

Trustee and related party Remuneration & Expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the Trustees.

Caroline Newbold, wife of Steve Newbold (the Vicar and Chair of the PCC) was employed directly by the PCC for 9 months of the year, firstly as Youth Worker, then as the salaried Associate Vicar.

There have been no other related party transactions in the reporting period.

Normal expenses incurred on church activities were reimbursed to clergy, trustees and church workers.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

2		Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
				2021 £	2020 £
2a	Donations and legacies				
	Stewardship	139,085	-	139,085	147,946
	Gift Aid Donations	6,900	-	6,900	1,940
	Tax Refunds on Giving (Note 4)	31,339	-	31,339	27,845
	Cash Collections	192	-	192	1,156
	Sub-total (Note 11)	177,516	-	177,516	178,888
	Mission Collections	-	9,069	9,069	4,593
	Legacies, Donations	13,762	-	13,762	9,243
	Community Fete Grants/Donations	-	-	-	-
	St. Lukes Fund	-	41,000	41,000	44,100
		191,278	50,069	241,347	236,825
2b	Other Trading Activities				
	Christmas Bazaar/Craft Fair	3,663	-	3,663	1,176
	Hall Lettings	22,171	-	22,171	14,703
	Photocopier	28	-	28	-
		25,861	-	25,861	15,879
2c	Income from Investments				
	Rent from 26DG	4,460	-	4,460	-
	CBF interest	3	-	3	22
	Housing Bond and Bank Interest	4	-	4	64
		4,467	-	4,467	86
2d	Income from Church Activities				
	Traidcraft Stall	920	-	920	1,112
	Bookstall & Magazine Sales	491	-	491	44
	Social Events, Courses & Other Activities	374	-	374	519
	Outreach - Holiday Club	-	-	-	-
	Youth Activities	-	-	-	153
	Shining Stars	165	-	165	110
	External Play (Adam & Eve)	-	-	-	-
	Growing Leaders	-	-	-	-
	Bishop's Discretionary	-	-	-	-
	Banns, Funeral Fees, Verger Fees	789	-	789	1,388
	HMRC Grant	3,004	414	3,418	-
	HMRC Maternity Pay (i)	-	3,858	3,858	-
	Rebates and one-off	5,668	-	5,668	4,343
		11,410	4,272	15,682	7,669
	TOTAL INCOME AND ENDOWMENTS	233,016	54,342	287,357	260,458

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

	Unrestricted	Restricted	TOTAL FUNDS	
	Funds	Funds	2021	2020
	£	£	£	£
3a EXPENDITURE ON CHARITABLE ACTIVITIES				
Missionary and Charitable Giving				
Amos Trust	2,800	-	2,800	3,976
Christian Solidarity Worldwide	2,800	-	2,800	2,800
Church Army	2,800	-	2,800	2,800
Ealing Soup Kitchen	2,800	-	2,800	2,800
Ealing Christians Against Poverty	2,800	-	2,800	2,800
LAMB Health Foundation	2,800	-	2,800	2,800
Tearfund	-	1,028	1,028	1,828
Ealing Churches Winter Night Shelter	-	1,028	1,028	-
Lent Project	-	4,012	4,012	-
Bible Society	-	-	-	-
Christian Aid	-	353	353	924
The Grove Missional Community	-	7,500	7,500	7,500
Ealing Foodbank	-	4,257	4,257	904
Hospices of Hope	-	-	-	159
Climate for Change	-	-	-	936
Zambia Project	-	-	-	-
Support to People in Need	180	-	180	-
A Rocha	-	-	-	-
MacMillan Cancer Support	-	163	163	-
Bless Community Church	-	-	-	-
	16,980	18,341	35,321	30,227
3b The Work of the Church				
Diocesan Fund	96,077	-	96,077	96,925
Vicar's Expenses	1,220	-	1,220	1,026
Outside Speakers	-	-	-	-
Curate's Expenses	644	-	644	746
Associate Vicar's Expenses	101	-	101	451
Training / Staff Training/Retreat	1,007	-	1,007	6
Children and Youth	938	-	938	579
Music & Copyright Licensing	3,103	-	3,103	2,323
Outreach	663	-	663	493
Outreach - Children Categories	376	-	376	175
Publicity	615	-	615	938
Bookstall	-	-	-	1,094
Traidcraft Stall	2,070	-	2,070	798
Social Events	-	-	-	268
Community Fete Costs	-	-	-	-
Covid-19 Emergency Shopping	-	-	-	131
Christmas Bazaar Cost of Raising Funds)	158	-	158	-
Craft Fair	-	-	-	-
Play Expenses	-	-	-	-
Refreshments	466	-	466	240
Gifts	1,850	-	1,850	447
Flowers	82	-	82	-
Communion & Worship Costs	144	-	144	111
Diocesan Fees	535	-	535	1,040
Verger Fees	-	-	-	50
Bishop's Discretionary Fund	50	-	50	-
Worship Minister Expenses	-	208	208	110
Youth Worker Expenses	-	-	-	312
Intern Expenses & Rent	-	-	-	-
Families & Children's Worker	-	-	-	-
HMRC General	-	1,688	2,170	-
26DG Deposit (repayment)	541	-	541	-
	108,952	4,066	113,019	108,263
CARRIED FWD TO NEXT PAGE	125,932	22,407	148,339	138,490

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2021 £	2020 £
BROUGHT FORWARD FROM LAST PAGE	125,932	22,407	148,339	138,490
3c Church Management and administration				
Printing, stationery & Postage	1,789	-	1,789	2,848
Salary Costs	25,189	22,544	47,733	59,543
Computing & Website Costs	2,936	-	2,936	2,921
Payroll & Accounting Software Fees	707	-	707	605
Subscriptions, Licences, Fees	350	-	350	678
Streaming	8,864	-	8,864	-
PCC/Leadership	-	-	-	-
Independent Examiner Fee	360	-	360	360
Television Licence	163	-	163	161
	40,359	22,544	62,902	67,116
Centre Running Costs	9,481	-	9,481	9,085
Water, Light and Heat	9,187	-	9,187	8,165
Telephone	627	-	627	877
Insurance	3,304	-	3,304	3,240
Council Tax	2,224	-	2,224	1,913
Gratuties	90	-	90	-
Cleaning	5,384	-	5,384	3,244
	30,297	-	30,297	26,525
Maintenance Costs	6,737	722	7,459	23,948
Maintenance Costs (Project)	-	-	-	-
Cottage Works	-	-	-	-
26 Drayton Gardens	5,839	-	5,839	850
	12,576	722	13,298	24,798
Church Management & Administration	83,231	23,266	106,497	118,439
	209,164	45,673	254,837	256,929
TOTAL RESOURCES EXPENDED	209,164	45,673	254,837	256,929

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021**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:

	2021 £	2021 £	2021 £	2020 £
	Unrestricted	Restricted	Total	Total
Tax reclaims on planned giving (2a)	31,339	-	31,339	28,051
Tax reclaims on other voluntary donations	-	-	-	-
	<u>31,339</u>	<u>-</u>	<u>31,339</u>	<u>28,051</u>

5 Debtors & prepaid expenses

	2021 £	2020 £
Prepaid expenses - Insurance	3,434	3,240
Tax refunds due on gift aid donations	-	-
Sundry debtors	23,317	2,660
	<u>26,750.55</u>	<u>5,901</u>

6 Bank balances

	2021 £	2020 £
Current account	136,614	128,863
Stewardship account	5	5
	<u>136,619</u>	<u>128,868</u>

7 Creditors and accrued expenses

	2021 £	2020 £
Charitable payment accruals	2,056	1,808
Sundry year-end expense accruals	-	-
	<u>2,056</u>	<u>1,808</u>

8 Unrestricted Funds

	Brought Forward £	Additions Income £	Transfers £	Amounts Used £	Carried Forward £
Designated Funds					
Mission Fund	2,171	-	15,965	(16,800)	1,336
Maintenance Reserve Fund	23,175	-	-	(1,884)	21,291
Cottage Maintenance Fund	95	-	-	-	95
Special Projects Fund	35,882	2,000	-	(10,838)	27,043
Support to People in Need	-	-	-	-	-
	<u>61,322</u>	<u>2,000</u>	<u>15,965</u>	<u>(29,522)</u>	<u>49,765</u>
26 Drayton Gardens	94,777	-	-	-	94,777
General Fund	32,772	231,016	(27,736)	(179,641)	56,411
Total Unrestricted Funds	<u>188,871</u>	<u>233,016</u>	<u>(11,771)</u>	<u>(209,164)</u>	<u>200,952</u>

The Mission Fund represents planned giving designated for charitable donations (see Notes 1 and 11).

During 2021, in line with the stated aim of the PCC to allocate 10% of charitable giving to tithe, £17,736 was transferred into the Fund but £1771 was transferred out to be paid to the Diocesan as part of the Lent Project in line with the PCC agreement.

The Maintenance Reserve Fund represents funds designated for spending on long term maintenance and improvement of the church buildings.

The Cottage Maintenance Reserve Fund represents funds designated for spending on improvements to the Church Cottage.

The Special Projects Fund represents excess General Funds designated for future projects.

The Support to People in Need fund represents funds designated for assisting individuals in need of financial support towards specific expenses.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

9 Restricted Funds

	Brought Forward £	Additions Income £	Transfers £	Amounts Used £	Carried Forward £
Mission Fund	1	9,069	1,771	(10,841)	-
Flower Fund	47	-	-	-	47
St. Luke's Fund	31,082	45,272	-	(34,832)	41,522.56
Maintenance Fund (MRF)	-	-	10,000	-	10,000
Total Restricted Funds	31,130	54,342	11,771	(45,673)	51,569.97

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

Maintenance Fund: A special donation of £10,000 was made during the year with a specific request that it is restricted for the purpose of work on the main church building. This new restricted Fund was set up as a result of the instruction.

10 Analysis of Net Assets By Fund

	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
Fixed Assets:				
26 Drayton Gardens	94,777	-	94,777	94,777
Missional Housing Bond	5,000	-	5,000	5,000
Net Current Assets	156,745	51,570	208,315	159,354
Total Net Assets	256,522	51,570	308,092	259,131

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 2021, charitable payments were made to the following charities from regular giving:

£1770 of the surplus tithe from 2020 was paid to the Diocesan Fund as part of the Lent giving.

This was done through a transfer out of the Mission Designated Fund into the Lent project

The carry forward for 2021 is shown in the Balance Sheet.

	2021 £	2020 £
Amos Trust	2,800	2,800
Ealing Soup Kitchen	2,800	2,800
Church Army	2,800	2,800
Ealing Christians Against Poverty	2,800	2,800
LAMB Health Foundation	2,800	2,800
Christian Solidarity Worldwide	2,800	2,800
	-	-
	16,800	16,800

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE
PAROCHIAL CHURCH COUNCIL OF ST. STEPHEN, CASTLE HILL, EALING
FOR THE YEAR ENDED 31 DECEMBER 2021**

I report on the accounts of the charity for the year ended 31 December 2021 which are set out on pages 2 to 8.

Respective Responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the Charity is not subject to an audit and is eligible for independent examination, it is my responsibility to:

- i) examine the accounts under section 145 of the 2011 Act;
- ii) follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- iii) state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

- i) which gives me reasonable cause to believe that, in any material respect, the requirements:
 - a) to keep accounting records in accordance with section 130 of the Charities Act 2011,
 - b) to prepare accounts which accord with the accounting records,
 - c) to 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 have not been met; or
- ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



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