

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 8HD.

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

PCC members who have served in the period 1 January until 31 December 2024:

Incumbent	The Revd Steve Newbold (Chair)	to 13 March 2024
Curate	The Revd Ruth Robinson	
Churchwardens	Mary Ann Auckland (Vice Chair, and Acting Chair from 13 March)	
	Ann Toley	
Representatives on the Deanery Synod:	Liz Cooper	
	David Gillingham	
	James Morrow	
Elected members:	Sue Charlton	to 19 May 2024
	Jon Yarrall	to 19 May 2024
	Janet Sehgal	to 25 Nov 2024
	Xiaoe Li	
	Jen Whadcoat (also Safeguarding Officer)	
	Ewen McKinnon	
	Linda Rivans	
	Dinos Horattides	from 19 May 2024
	John Anniss	from 19 May 2024
	Lily Ledwith	from 19 May 2024
	Iain Paul	from 19 May 2024
	Emma Harniman (co-opted)	From 19 May to 25 Nov 2024
Secretary (co-opted)	Jane Maffett	to 19 May and from 25 Nov 2024
	Jon Yarrall	from 19 May to 25 Nov 2024
Treasurer (co-opted)	Sanjay Joshi	to 19 May 2024
	Jane Maffett	from 19 May 2024
And the following who was not a member of the PCC		
Associate Vicar	The Revd Caroline Newbold	to 13 March 2024

Structure, governance and management

The method of appointment of PCC members is set out in the Church of England's 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 Hall 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 was an ex-officio Trustee and Chair.

The Vicar was also a Trustee of the Gurnell Grove Community Trust, the legal body for The 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. 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 in Drayton Gardens, currently occupied by our curate.

General statistics

Church membership

The Electoral Roll saw a small decrease so that on 31 December 2024 there were 169 people on the Roll. Of these 53% were resident in the parish, 63% were female and 37% were male.

Occasional offices

During 2024, there were three baptisms but no confirmations or marriages at Church. The clergy conducted the funerals of two parishioners.

Review of the year

In March 2024 the Revd Steve Newbold left St Stephen's Church to take up his new post in the parishes of Bradfield, Bucklebury and Stanford Dingley in the Diocese of Oxford. The Revd Caroline Newbold resigned as Associate Vicar at the same time. We held a special lunch before they left to recognise Steve's and Caroline's ministry here over 15 years. For the rest of the year we were in vacancy although very fortunate to have our curate, The Revd Ruth Robinson, who ran the majority of our services. Other local clergy also helped out, including The Revd Jeremy Hyde, The Revd Jane Morris, The Revd Andrew Dand and The Revd Sam Sanya.

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 on Sunday 19 May 2024 in accordance with the Church Representation Rules and The Churchwardens Measure. In addition one new PCC member was co-opted at the meeting on 19 May. This member and one other PCC member resigned in November. The full PCC met eight times during 2024 with an average level of attendance of 80% of members. One meeting (3 June) was a Section 11 meeting and one (19 June) a Section 12 meeting in accordance with the appointment procedures for a new vicar.

A 'Parish Profile' was produced and the post of vicar was advertised in the *Church Times* in July and August with a closing date of 23 August. The selection panel, including two members of St Stephen's PCC, met on 9 September and interviews were held on 25 September. A 'Parish Day' was held on 24 September giving shortlisted candidates an opportunity to visit the vicarage and parish as well as meet members of the St Stephen's Church community. As a result, The Revd David Baylor was appointed to the post.

Mid-week Connect Groups continued with almost 50% of active church members attending a group. In addition the People and Planet Group and weekly TeaTimers group gathered a wider range of people, some of whom are not yet church members. Shining Stars continued as a weekly toddler group run by our Children's Worker. Our Pastoral Care Team, Connect Group Leaders and the Leadership Team continued to support church members through a variety of means.

In July our curate organised an innovative 24/7 prayer weekend with many church members engaging in different ways.

Social events organised during the year included a Harvest lunch and Tearfund quiz.

The only staffing change in 2024, apart from the Newbolds' departure, was Stephen Turner being appointed in April as our Youth Leader in addition to his responsibilities as Worship Pastor.

Throughout the year, we continued to livestream our 10.30am Sunday morning service except on the first Sunday of the month (the All-Age Service) and there is a steady number watching the service within 24 hours of its broadcast.

A large part of our local mission is actively to support The Grove Community Church (*The Grove*) on the Gurnell Grove Estate in the Parish. This is overseen by a separate charitable trust (Gurnell Grove Community Trust). As well as direct giving by the PCC, several people have been involved in running the weekly Sunday afternoon service and other activities there. Mark Tate (leader of The Grove) attends, with colleagues, occasional meetings of the St Stephen's Leadership Team and he also participates in some services at St Stephen's.

St Stephen's is committed to the Eco Church award process and gained a silver award in 2020. We continue to pursue an eco-agenda in the wider decisions and actions that we take. However, achievement of the gold Eco Church award is likely to be some way off as the standard is rightly demanding.

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

Much of the work of the PCC is conducted in its subcommittee structure. 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, and in the vacancy, the Churchwardens and Curate 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 clergy in pastoral responsibility for the Church and regularly discusses and responds to individual situations.

Finance Team

The Finance Team – comprising the Vicar, Treasurer, at least one Churchwarden, Giving Coordinator, and one other PCC nominee – and the Standing Committee oversaw the financial position throughout the year. Their work included the review and discussion of the annual accounts, the forecast versus actual results, and levels of planned giving income. The latter was particularly important during the vacancy when we expected – and saw – a drop in giving. 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

2024 has been a year of some progress on the entrance improvement project but relatively quiet compared to recent years on ad hoc issues. Following a tender process the 'Enabling' stage (or foundations work) for the new entrance was carried out, starting in June and ending in August. More work on the drainage was required than initially expected. The car park area surrounding the foundations was re-laid but, following some subsidence, needed remedial work. While the work was underway the front area was inaccessible. Members of the congregation and visitors greatly enjoyed the garden area on the south-west side, thanks to the efforts of the Gardening Team. Meanwhile the PCC decided in September that the car park redesign and relaying should be part of the same contract as the main build project to avoid timing issues and the risk of any damage caused by different contractors' vehicles. By the end of the year we were taking steps to agree and finalise detailed plans for the car park and front area.

Elsewhere, two of the three new trees that are replacing the mature oak tree removed in 2023 were planted. The third will be sited where the shed currently stands. A defibrillator was installed in the inside corridor and a more-cost effective hot water system in the kitchen replacing the tank sited in the office. The Premises Manager, Jack Cahill, dealt with other issues including boiler malfunctions, electrical problems due to damp ingress in external lighting cases. There was also some damp ingress in the worship area due to the gutter damaged by the brickwork cascade on the east side of the roof apex in 2023. This was repaired in early 2025 but may still be a problem. A drainage issue at the Curate's house in Drayton Gardens was resolved. The sliding panels between the Small Hall and worship area and those used to divide the Main Hall (but not between this and the entrance area) showed significant deterioration during the year and will need attention. Other outstanding issues include the opening system on the door to the accessible toilet, the projectors and the Cottage kitchen. In 2024 we organised two 'Sleeves Up Saturday' events, in May and November, with many enthusiastic members of the Church community coming along to help with repairs, cleaning and redecorating jobs around the Church Centre.

Mission Team

The team continued to liaise with Amos Trust, caring for the people of Gaza and the West Bank; Christian Solidarity Worldwide, seeking justice and freedom for all to follow their faith; Christians Against Poverty (CAP), a UK free debt counselling service; LAMB Healthcare Foundation, enabling people in poverty to access healthcare in Bangladesh; The Marylebone Project (TMP) for homeless women; Ellie Maffett, working with a church in Athens; and A Rocha UK, working with Eco Churches across the UK to be more environmentally aware and take action to limit carbon emissions and degradation of our natural world. Guest speakers

came from six of these partners through the year. Groups of Church members donated gifts to fill Christmas Hampers for CAP clients; to sponsor Easter eggs for ladies at TMP; and to take part in activities to promote action on the Climate Crisis. We supported Christian Aid Week in May, raising £2,770 in sales, a sponsored walk and a concert, with a guest speaker at both services too. We hosted Ealing Churches Winter Night Shelter for six nights in February/March, providing a good supper, warm safe beds for the night and breakfast the following morning. We support Ealing Food Bank giving Harvest donations and encouraging hall users and our congregation to give food and toiletries regularly. The Christmas Fair raised £3,737 for CAP in November.

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 that the Church vision is enacted. The Leadership Team 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 – Jesus and Me); Shining Stars midweek toddler group (under our Children's Worker, Morgen Edwards); Youth group (under our Youth Leader, Stephen Turner, since April) and children's activities at outreach events.

JAM (Jesus and Me) – throughout 2024 we continued to support existing children as well as welcoming new children to our Sunday School. We aim for our sessions to be exciting and engaging with a strong focus on Jesus and building a relationship with Him. We now have four regular leaders running two age-related groups. The aim is still to expand to three age groups but with a limited number of leaders this is not currently possible. Children continue to participate in church services with readings, as well as leading services organised and assisted by our Children's Worker. These services involve the children leading, reading, writing and delivering prayers.

Shining Stars – is a Tuesday morning Christian group led by members of our staff and congregation for toddlers and their parents/carers. Each session begins with free play and the children have a variety of toys, ride-ons or craft to entertain them. In the last year we have seen the average age range of children attending lower as more children are going to nurseries as parents return to work. We charge £2 per child to cover overhead costs enabling the replacement of broken toys, end of term/year parties and the purchase of small gifts at Easter and Christmas. Tea and coffee are provided for the adults giving adults a time to relax and chat with each other as well as the team. We also provide biscuits for all. A Bible Story and songs, some with a Christian basis, finish each session, and this ensures a strong Christian focus. Parents and carers are regularly invited to events or services at Church and the team prays weekly for those who attend. Shining Stars continues to be a very popular toddler group with many commenting how friendly the team is and how clean and tidy the toys and venue are.

Other events – due to a lack of up-take we did not run a Children's party in 2024. We were also unable to run our annual Light Party (an alternative to Hallowe'en) – this was in part due to at least five other churches in the area running the same party at the same time. On Christmas Eve we held our popular Carols, Nativity and Christingle service with over 250 people in attendance.

Our youth – with a committed team of our Youth Pastor and three volunteers, Sunday youth sessions during the 10:30am service are delivered on all Sundays during term time, excluding the first Sundays of the month which are All-Age Services. Attendance on Sundays fluctuates due to family events, sporting fixtures and schoolwork taking priority sometimes. We also successfully launched a Friday evening youth group in October, which runs every other week and is growing in attendance – we consistently welcome the same seven to eight young people and these young people have invited friends to come along too. It has been encouraging to see the young people's relationships with each other develop and to see them grow in their own personal relationships with God; and the new weekday group has positively contributed to this. It has also been a great encouragement to see some of the young people serve on Church teams such as the worship band and the reading team. It would be great to see our young people get even more involved in the life of our Church and we are encouraging this.

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 are integral to all aspects of Church life throughout the year. However the two major events, with which we usually engage – 'Party in the Park' in June and 'Light up the Lane' in November (with prayer stalls) – were suspended for a year by the local group running them. Outreach also includes the streaming of services, enabling a wider audience to join with us from home and from overseas.

TeaTimers, our Friday afternoon drop-in café aimed at the over 60s continues and is much appreciated by those both inside and outside church membership. Shining Stars, our toddler group, has already been mentioned above.

Deanery Synod

The Ealing Deanery and its Synod met three times in the year. At the February meeting the main focus was on young people. The Revd Christopher Ramsey (Willesden Mission Director) spoke about the Ministry Experience Scheme for 18–30 year-olds enabling them to see behind the scenes of an Anglican Parish thus growing character and faith. Jeanny Wang (St Martin's, West Acton), a Godly Play trainer, led the Synod through a session where members were encouraged to think of it as an experience mostly about discovery and trusting that God is in the process. In July Deanery Mission bids from seven churches were announced and the Synod voted to grant money to all. Most of the October meeting concerned the Bishop of Willesden's Roadshow 2024/25 which links into the Diocese of London's Vision for 2030. The Roadshow focussed on good news stories within the Deanery.

Financial review

A formal budget process was again followed during the year to assist with financial planning. Full details of the accounts are provided in the independently examined and signed-off Financial Statements.

Total receipts on ordinary unrestricted funds were £252,126, a 3% increase on last year. A significant 14% reduction in Regular Giving (Stewardship) and Giving at services (including Gift Aid) (not unusual during a vacancy) was offset by an increase in one-off donations, legacies of £9,452 and increased Hall rentals at £52,062, up by 38%.

In the autumn, as usual, the Church asked all donors to review and update their giving pledges and encouraged new givers. A new service – the Parish Giving Scheme – was also introduced offering direct debits.

Total unrestricted expenditure amounted to £234,276, a 5% increase over the previous year. This provided the Christian ministry of St Stephen's Church, including the costs of two employee roles: Premises Manager and Communications Manager. It also included the contribution to the Diocesan parish share which largely provides the stipends and other clergy overheads (including housing). In a normal year we aim to contribute a higher percentage than the amount requested in order to support less 'well-off' parishes; however with a nine-month vacancy without a vicar, we only managed an extra 1.5%.

The St Luke's Hall Trust continued with their very welcome annual £40,000 donation into the St Luke's Restricted Fund (SLRF). This Fund had expenditure of £48,685, including:

- an annual grant of £7,500 to The Grove Community Church
- the costs of our Children's Worker, Youth Worker and Worship Pastor, the first year these roles were fully staffed.

This deficit was easily covered by surpluses from earlier years. The PCC has agreed that £15,000 of the year-end balance is still provisionally earmarked for the planned car park repair project.

A new restricted fund was opened in 2022 for the special donations from St Luke's Hall Trust for the Entrance Improvement Project (SLPRF) and cost of planning and then on the Enabling stage of this at £115,889 were fully covered by donations from the Trust. To date total spend has been £159,000, with the second 'above the ground' build now being planned, also to be covered by the Trust.

Lent, Harvest and Christmas Appeals continued and were generously supported, as was the Christmas Fair raising charity funds. And we made it a priority to continue to tithe 10% of regular giving to our Mission Partners using carried forward funds, even though Giving had fallen. Together these led to the church giving over £38,000 in missionary and charitable giving to other organisations.

Overall expenditure during 2024, excluding the extraordinary building costs, was £293,618, almost the same as the previous year. Underspend on a range of budget lines allowed us to fund significantly higher maintenance costs without needing to drawdown on our maintenance reserve. The reason for these was a £20,000 bill to repair a dramatic fall of parapet bricks from the roof, only partially covered by insurance.

Overall we report a net surplus for the year, across all accounts, of £8,973 (£18,094 unrestricted surplus and £9,121 restricted deficit). Income overall has held steady thanks to increased letting income, legacies and special donations offsetting what we expect to be a temporary fall in regular giving during the vacancy. Well-managed expenditure allowed us to pay for emergency building work.

After adding reserves brought forward at the beginning of the year, the balances carried forward at 31 December totalled £317,094 (£173,570 Unrestricted, £48,748 Restricted and £94,777 Endowment).

The PCC reports that we continue to operate as an ongoing concern:

- **Our reserves position is strong, and we plan to use some of these for essential building work, particularly the car park**

- We also continue to be prudent in our expenditure
- Our regular income is steady, rental income has increased and the St Luke's Hall Trust grant of £40k continues
- We continue to monitor finances closely on an ongoing basis
- The Entrance Improvement Project, with the Enabling stage completed and main build at planning stage, is proceeding with the committed financial support of the St Luke's Hall Trust
- 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 £39,046 and with our general reserve at £173,570 (of which £84,850 is not designated for specific future spend) we are comfortably in excess of this. Appropriate reserves will continue to be set aside in anticipation of future spending on the Church buildings, through the Maintenance and Special Projects Reserves.

Conclusion

After the Covid pandemic St Stephen's, like many churches, experienced a decrease in congregation but this had begun to build up again slowly until the vacancy began in March 2024. Although numbers have, thankfully, been relatively stable since, we have not seen an increase and we are lacking volunteers in some areas so various activities, and particularly any new initiatives, were restricted this year. However, now we have a vicar in post, we look forward to reviving some successful past events and developing new opportunities to take forward our mission of sharing the good news of Jesus in our community and beyond.

Mary Ann Auckland
Acting Chair (Lay) for most of 2024

David Baylor
Vicar (from 14 January 2025)

May 2025



Parochial Church Council of St Stephen, Castle Hill, Ealing
(also known as St Stephen's Ealing PCC)

ACCOUNTS FOR THE YEAR 2024

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STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Fund £	TOTAL FUNDS	
					2024 £	2023 £
INCOMING RESOURCES FROM						
Donations & legacies	2a	193,090	46,091	-	239,182	250,159
Activities to generate funds	2b	52,062	4,375	-	56,438	42,734
Investments	2c	1,707	0	-	1,707	171
Charitable activities	2d	5,267	0	-	5,267	4,056
Grant for Major building project	2e	0	115,887	-	115,887	21,720
TOTAL INCOME AND ENDOWMENTS		252,126	166,354	-	418,480	318,841
RESOURCES EXPENDED ON CHARITABLE ACTIVITIES						
Raising Funds	3a	302	638	-	940	467
Charitable Activities	3b-e	233,974	58,704	-	292,678	269,392
Major Building project	3g	0	115,889	-	115,889	20,520
TOTAL RESOURCES EXPENDED		234,276	175,231	-	409,507	290,379
NET INCOMING/EXPENDITURE		17,850	-8,877	-	8,973	28,462
NET TRANSFERS		244	-244	-	-	-
NET MOVEMENT IN FUNDS		18,094	-9,121	-	8,973	28,462
BALANCES BROUGHT FORWARD						
AT 1 JANUARY 2024		155,476	57,868	94,777	308,122	279,660
BALANCES CARRIED FORWARD						
AT 31 DECEMBER 2024		173,570	48,748	94,777	317,094	308,122

Previous year

STATEMENT OF FINANCIAL ACTIVITIES For the year ended 31 December 2023	Unrestricted Funds £	Restricted Funds £	Endowment Fund £	TOTAL FUNDS 2023 £
INCOME AND ENDOWMENTS FROM				
Donations & legacies	203,176	46,984	0	250,159
Activities to generate funds	37,763	4,971	0	42,734
Investments	171	0	0	171
Charitable activities	4,056	0	0	4,056
Grant for Major building project	0	21,720	0	21,720
TOTAL INCOME AND ENDOWMENTS	245,166	73,675	0	318,841
RESOURCES EXPENDED ON CHARITABLE ACTIVITIES				
Raising Funds	0	0	0	0
Charitable Activities	222,784	47,075	0	269,859
Major Building project		20,520	0	20,520
TOTAL RESOURCES EXPENDED	222,784	67,595	0	290,379
NET INCOMING/EXPENDITURE	22,382	6,080	0	28,462
NET TRANSFERS	-567	567	0	0
NET MOVEMENT IN FUNDS	21,815	6,647	0	28,462
BALANCES BROUGHT FORWARD				
AT 1 JANUARY 2023	133,661	51,222	94,777	279,660
BALANCES CARRIED FORWARD				
AT 31 DECEMBER 2023	155,476	57,868	94,777	308,122

Parochial Church Council of St Stephen, Castle Hill, Ealing

Accounts

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For the year ended 31 December 2024

	Note	2024 £	2023 £
FIXED ASSETS			
Drayton Gardens Property	1.6	94,777	94,777
Missional Housing Bond	1	5,000	5,000
		<u>99,777</u>	<u>99,777</u>
CURRENT ASSETS			
Debtors & prepaid expenses	5	23,382	19,539
CBF Deposit Fund	6	5,729	5,440
Cash at Bank and in hand	7	213,868	187,292
		<u>242,979</u>	<u>212,271</u>
LIABILITIES (less than one Year)			
Amounts falling due within one year			
Creditors & accrued expenses	8	25,662	3,926
		<u>25,662</u>	<u>3,926</u>
NET CURRENT ASSETS		<u>217,317</u>	<u>208,345</u>
LIABILITIES (over one Year)			
		-	-
TOTAL NET ASSETS		<u>317,094</u>	<u>308,122</u>
FUNDS			
Unrestricted Funds	9		
General Fund		84,850	93,144
Designated Funds:			
Mission Fund		1,089	3,430
Maintenance Reserve Fund		46,415	31,415
Special Purposes Fund		41,216	26,905
Support to People In Need		-	583
		<u>173,570</u>	<u>155,477</u>
Restricted Funds	10		
Mission Fund		300	734
St Luke's Fund		48,447	57,133
St Luke's Project Fund		-	-
		<u>48,747</u>	<u>57,868</u>
Endowment Fund	11		
Drayton Gardens Property		94,777	94,777
		<u>94,777</u>	<u>94,777</u>
TOTAL FUNDS		<u>317,094</u>	<u>308,122</u>

Notes on pages 3 to 9 form part of these accounts

The Financial Statements were approved by the PCC on 12 May 2025

Revd David Baylor
Vicar

Mary Ann Auckland
Churchwarden

Ann Toley
Churchwarden

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2024

1 ACCOUNTING POLICIES

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

1.1 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) - (Charities SORP (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'.

St Stephen's 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).

1.2 Going Concern

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

1.3 Charitable 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.

1.4 Incoming Resources

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

- a - the PCC becomes legally entitled to the benefit of use of the resources;
- b - their ultimate receipt is virtually certain; and
- c - the monetary value can be measured with sufficient reliability.

Funds raised by the Christmas Fair and similar events are reported gross. Goods are donated by church members for such events.

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 these, and associated gift aid are included in the year for which they were intended.

Rental income from the letting of church premises is recognised when the letting takes place.

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.

1.5 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.

The costs of clergy (Vicar and Curate) are accounted for in the payments made to the London Diocesan Fund. The London Diocese is responsible for paying the stipend and housing costs of both individuals, as is standard practise in the Church of England.

1.6 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 and contents are insured for £6,650,000. Such buildings include the Church, Church Hall (both) and Church Cottage (buildings only).

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 may be 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. All significant items are included in the Church's inventory.

The house in Drayton Gardens 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 £449,176. It is usually occupied by a curate, as was the case in 2024.

During 2022, the PCC agreed to rollover a sum of £5,000 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.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2024 £	2023 £
2 INCOME RESOURCES				
2a Donations and legacies				
Regular Giving	142,328		142,328	156,316
Collections at Services	1,392		1,392	4,264
Gift Aid Recovered (Note 4)	28,869		28,869	36,209
Sub-total (for tithe purpose)	172,589	-	172,589	196,789
Mission Collections (inc gift aid)		6,091	6,091	6,984
Special Donations	11,050		11,050	6,387
Legacies	9,452		9,452	-
Grant from St Luke's Hall Trust		40,000	40,000	40,000
	193,090	46,091	239,182	250,159
2b Activities to generate funds				
Christmas Fair		4,375	4,375	4,971
Hall Lettings	52,062		52,062	37,763
	52,062	4,375	56,438	42,734
2c Income from Investments				
CCLA - CBF interest	289		289	169
Housing Bond interest	102		102	
Bank Interest	1,316		1,316	2
	1,707	-	1,707	171
2d Charitable Activities				
Fairtrade Stall	322		322	775
Social Events, Courses & Other Activities	320		320	611
Outreach Acti	1,160		1,160	485
Banns, Funeral Fees, Verger Fees	608		608	346
Rebates and one-off	2,857		2,857	1,839
	5,267	-	5,267	4,056
2e Grant for Major Building Project				
St. Luke's Hall Trust		115,887	115,887	21,720
	-	115,887	115,887	21,720
TOTAL INCOME AND ENDOWMENTS	252,126	166,354	418,480	318,840

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2024 £	2023 £
3a COST OF RAISING FUNDS				
Christmas Fair	36	638	674	467
Transaction costs on donations	266		266	
RESOURCES EXPENDED ON RAISING FUNDS	302	638	940	467
EXPENDITURE ON CHARITABLE ACTIVITIES				
3b Missionary and Charitable Giving				
A Rocha	2,800		2,800	2,000
Amos Trust	2,800	2,224	5,024	2,800
Christian Solidarity Worldwide	2,800		2,800	2,800
Church Army (for Marylebone Project)	2,800	385	3,185	3,183
LAMB Health Foundation	2,800		2,800	2,800
UFM (re Ellie Maffett)	2,800		2,800	2,000
West London Trust (for Ealing Christians Against Poverty)	2,800	3,737	6,537	2,800
Ealing Soup Kitchen			-	2,800
Christian Aid		157	157	729
Diocese of London Lent Project			-	1,256
Ealing Churches Winter Night Shelter	91	744	835	5,710
Ealing Foodbank		757	757	1,326
MacMillan Cancer Support		217	217	171
Spread a Smile		109	109	
Tearfund		1,690	1,690	2,269
Support to people in need	1,533		1,533	1,418
Gurnell Grove Community Trust		7,500	7,500	7,500
Total Missionary and Charitable Giving	21,224	17,520	38,744	41,561
3c The Work of the Church				
Diocesan Fund	92,698		92,698	98,000
Vicar's Expenses	534		534	644
Curate's Expenses	1,111		1,111	456
Associate Vicar's Expenses	181		181	83
Outside Speakers			-	56
Training / Staff Training / Retreat	376		376	1,222
Children	651		651	458
Youth	404		404	322
Discipleship			-	135
Prayer, Service and Communion	1,016		1,016	760
Flowers	333		333	369
Music	2,998		2,998	1,894
Copyright Licensing	1,366		1,366	1,301
Outreach	766		766	1,122
Publicity	444		444	747
Fairtrade Stall	400		400	213
Social Events	1,358		1,358	794
Refreshments	857		857	748
Gifts	3,442		3,442	607
Diocesan Fees	118		118	466
Vacancy / Sequestration costs	601		601	
Ministry Assistant Subsistence and expenses			-	1,112
Worship Minister Expenses	100		100	90
Youth Worker Expenses			-	-
Families & Children's Worker Expenses			-	-
Total Work of the Church	109,752	-	109,752	111,600

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2024 £	2023 £
3d Employment Costs (Note 15)				
Salaries and pensions	36,520	38,677	75,197	58,726
Adjustment for 2021	1,350	2,508	3,858	
	<u>37,870</u>	<u>41,185</u>	<u>79,055</u>	<u>58,726</u>
Church Management and administration				
3e Printing, stationery & Postage	2,924		2,924	2,646
Recruitment	1,160		1,160	2,319
Computing & Website	2,160		2,160	3,419
Payroll & Accounting Software	748		748	644
Subscriptions, Licences etc	718		718	552
Independent Examiner Fee			-	360
	<u>7,709</u>	<u>-</u>	<u>7,709</u>	<u>9,940</u>
3f Premises Costs				
Premises Running Costs	12,816		12,816	17,393
Water, Light and Heat	9,161		9,161	8,710
Telephone, Broadband	727		727	527
Insurance	3,756		3,756	3,740
Council Tax	2,548		2,548	3,299
Cleaning	1,190		1,190	1,252
	<u>30,197</u>	<u>-</u>	<u>30,197</u>	<u>34,921</u>
Maintenance main buildings	26,588		26,588	11,846
Maintenance other properties	633		633	798
	<u>57,418</u>	<u>-</u>	<u>57,418</u>	<u>47,565</u>
RESOURCES EXPENDED ON CHARITABLE ACTIVITIES	<u>233,974</u>	<u>58,704</u>	<u>292,678</u>	<u>269,392</u>
3g Major Building project				
Entrance Improvement Project		115,889	115,889	20,520
RESOURCES EXPENDED ON MAJOR BUILDING PROJECT	<u>-</u>	<u>115,889</u>	<u>115,889</u>	<u>20,520</u>
TOTAL RESOURCES EXPENDED	<u>234,276</u>	<u>175,231</u>	<u>409,507</u>	<u>290,379</u>

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

4 Gift Aid Recovered

	£	£	£	2024 £ Total	2023 £ Total
	Unrestricted	Designated	Restricted		
Tax reclaims on planned giving (2a)	28,869		-	28,869	36,020
Tax reclaims on other voluntary donations	-	1,250	965	2,215	-
	<u>28,869</u>	<u>1,250</u>	<u>965</u>	<u>31,084</u>	<u>36,020</u>

5 Debtors & prepaid expenses

	2024 £	2023 £
Prepaid expenses – Insurance	3,845	3,756
Tax refunds due on gift aid donations	1,815	11,876
Sundry debtors *	<u>17,723</u>	<u>3,908</u>
	<u>23,382</u>	<u>19,539</u>

* Includes £15,420 due for Entrance Improvement Project, since received.

6 Financial Instruments

	2024 £	2023 £
CCLA - CBF Church of England Deposit Fund	<u>5,729</u>	<u>5,440</u>

7 Cash at Bank and in Hand

	2024 £	2023 £
Short term deposits (<3months)	70,380	
Cash at Bank	143,488	187,292
Cash in hand	-	
	<u>213,868</u>	<u>187,292</u>

The PCC is in the middle of changing banks from Barclays to Lloyds, and also seeking improved interest rates until the surplus reserve funds are needed

8 Creditors and accrued expenses

	2024 £	2023 £
Mission payment accruals	1,279	2,286
Income deferred	4,365	-
Deposit held re letting	600	
Sundry year-end expense accruals *	<u>19,418</u>	<u>1,640</u>
	<u>25,662</u>	<u>3,926</u>

* Includes £15,420 owed for Entrance Improvement Project, since paid.

9 Unrestricted Funds

	Brought Forward £	Additions Income £	Transfers £	Amounts Used £	Carried Forward £
Designated Funds					
Mission Fund	3,430		17,259	(19,600)	1,089
Maintenance Reserve Fund	31,415	-	15,000	-	46,415
Special Projects Fund	26,905	15,702	500	(1,891)	41,216
People in Need fund	583	100		(683)	0
	<u>62,333</u>	<u>15,802</u>	<u>32,759</u>	<u>(22,174)</u>	<u>88,720</u>
General Fund (undesignated)	93,144	236,324	(32,515)	(212,102)	84,850
	<u>155,477</u>	<u>252,126</u>	<u>244</u>	<u>(234,276)</u>	<u>173,570</u>

Planned use of Designated Funds

The **Mission Fund** represents a tithe of 10% on regular giving during the year, and is designated for nominated 'mission partner' charities (see Note 13). The PCC aims (but is not committed) to give a fixed amount from this fund to each of 7 mission partners each year.

The **Maintenance Reserve Fund** represents funds designated for spending on long term maintenance and improvement of the church buildings and grounds. The PCC anticipates using this for Car Park improvement.

The **Special Projects Fund** represents excess General Funds and income from legacies and special donations and is designated for future projects, as yet unspecified until we know the cost of the Car Park project. This year it funded a Defibrillator and advertisement for a new vicar.

The **People in Need Fund** represented donations designated for assisting individuals in need of financial support towards specific expenses, as approved by the Vicar.

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2024****10 Restricted Funds**

	Brought Forward	Additions Income	Transfers	Amounts Used	Carried Forward
	£	£	£	£	£
Restricted Funds					
Mission Fund	734	10,467	(244)	(10,658)	£300
St Luke's Fund	57,133	40,000	(2)	(48,685)	£48,447
St Luke's Project Fund (SLPR)	-	115,887	2	(115,889)	£0
Total Restricted Funds	57,867	166,354	(244)	(175,231)	£48,747

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

St Luke's Fund represents a regular annual donation from the St Luke's Hall Trust.

St Luke's Project Fund represents donations from the St Luke's Hall Trust specifically for the Entrance Improvement Project and is separate from the main St Luke's Fund.

11 Endowment Fund

	£
House in Drayton Gardens	94,777

See Note 1 - The house in Drayton Gardens is usually occupied by a curate and is a freehold property valued at its purchase price in 1992.

12 Analysis of Net Assets By Fund type

	2024			
	£	£	£	£
	Unrestricted	Restricted	Endowment	Total
Fixed Assets:				
House in Drayton Gardens		-	94,777	94,777
Missional Housing Bond	5,000	-	-	5,000
Net Current Assets	169,789	47,528	-	217,317
Total Net Assets	174,789	47,528	94,777	317,094

	2023			
	£	£	£	£
	Unrestricted	Restricted	Endowment	Total
Fixed Assets:				
House in Drayton Gardens			94,777	94,777
Missional Housing Bond	5,000			5,000
Net Current Assets	150,477	57,868		208,345
Total Net Assets	155,477	57,868	94,777	308,122

13 Payments to Mission Partners from Tithe

The PCC has a long standing policy of allocating 10% of regular giving to charity, through a designated Mission Fund. During the year, charitable payments were made to the following charities from this tithe:

	2024	2023
	£	£
A Rocha	2,800	2,000
Amos Trust	2,800	2,800
Christian Solidarity Worldwide	2,800	2,800
Church Army (for Marylebone Project)	2,800	2,800
LAMB Health Foundation	2,800	2,800
UFM (re Ellie Maffett)	2,800	2,800
West London Trust (for Ealing Christians Against Poverty)	2,800	2,000
Ealing Soup Kitchen		2,800
	19,600	20,800

Payments in the year were partially covered from the previous year's carry forward balance in the fund.

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2024****14 Related party relationships and transactions**

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

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.

During the year the following Trustees were also Trustees of related entities (see below for details):

Related organisation or party

Revd Steve Newbold	1 - 'Ex-officio' Chair of Trustees of St Luke's Hall Trust (charity number 1069790) until March 2024
	2 - Trustee of Gurnell Grove Community Trust (charity number 1174906) until March 2024
	3 - Revd Caroline Newbold (wife) was a part time paid employee, as Youth Pastor until March 2024. Her salary (including pension) for the year was £2,777, and she claimed expenses of £181.
Jane Maffett	Trustee, and Treasurer of Gurnell Grove Community Trust (charity number 1174906). (Also since 19 May 2024 Treasurer of St Stephen's Ealing PCC)

Transactions - During the year the following either made payments to or were in receipt of payments from St Stephen's Ealing PCC:

St Luke's Hall Trust (SLHT): St Luke's Trustees agreed the following grant payments to St Stephen's Ealing PCC:

- £40,000 to support the work of the church and parish
- £115,889 for the project for improving the Entrance of the Church Buildings

Both are routed through separate Restricted funds.

(The history here is that St Luke's in the early 20th century was a church plant from St Stephen's on the edge of the parish. After that church closed, a Trust was set up for its church hall, which was still in place, to be used mainly for community activities, subsequently registered with the Charity Commission in the 1980s. When that building was sold in 2015, the proceeds were invested by the Trust, and the trustees have since been making annual donations of circa £40k to the PCC from the income.

The Trust is written for the benefit of the geographic parish of St Stephen, and here is an extract from their accounts:

The objects of the Trust are to use the permanent endowment assets of the Trust for the religious and other charitable purposes of the Church of England in the Ecclesiastical Parish of St. Stephen, Ealing .)

In accordance with its constitution the Trustees of SLHT are appointed by the PCC of St Stephen's Ealing.

Gurnell Grove Community Trust (GGCT): grant payments totalling £7,500 were made by the PCC to GGCT for the work of The Grove Community Church.

(The Grove Community was a church plant on an estate in our parish, initially from St Paul's Ealing with the support of St Stephen's Ealing, then run independently under its own charity from October 2016 - St Stephen's has been making donations from the start. The annual donation is just one of many from churches and individuals. There were 5 trustees at the year end, including our former vicar until his departure. There is currently one other trustee from St Stephen's – the other trustees have no links to St Stephen's and the PCC has no power over the appointment of Trustees.)

15 Employees

	2024	2023
Number staff employed in Ministry	2	2
Number of staff employed in administration	2	2
	<u>4</u>	<u>4</u>
Employment costs	2024	2023
	£	£
Salaries	70,277	54,877
Social Security costs	-	-
Pension	4,919	3,849
	<u>75,196</u>	<u>58,726</u>

There were no employees with remuneration over £60,000

Employers Social Security costs were all covered by the Employers NI Allowance

The PCC operates a Defined Contribution retirement benefit Scheme for staff

Note 2d – The adjustment of £3,858 related to an error in 2021, when an accrual was made which should, the following year, have been allocated for HMRC payments due. (The employment costs in 2021 should have been higher by this amount.)



Section A

Independent Examiner's Report

Report to the trustees

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

On accounts for the year ended

31 December 2024

Charity no
(if any)

1133772

Set out on pages

1-9

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

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

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:

06 May 2025

Name:

Valerie Steward

Relevant professional qualification(s) or body

BSc BFP FCA FCCA FRSA

(if any):

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Address:

Greenfield Farm 23 West Street Hibaldstow DN20 9NY

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Section B

Disclosure

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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