

ST STEPHEN'S PCC

England & Wales · Charity number 1161512

Details

Status Registered

Legal form Other

Registered 2015-05-01

Register [View on the Charity Commission register](#)

Contact

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Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: St Stephen's is an Anglican (Church of England) Church in the modern Catholic tradition. We are a friendly congregation drawn mainly from the local community and reflecting the rich diversity of this part of London.

Classification

- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Croydon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£146,993	£154,893	-	-
2024-12-31	£117,065	£126,012	-	-
2023-12-31	£205,452	£173,483	-	-
2022-12-31	£165,682	£123,388	-	-
2021-12-31	£145,855	£137,059	-	-
2020-12-31	£100,058	£142,044	-	-

Trustees

Name	Role	Appointed
AILEEN ROSS		2026-05-10
ANDREA ANDERSON		2026-05-10
ANDREA-SIERRA OKAFOR		2026-05-10
ANGELINA OKAFOR		2024-05-01
CORAL PATRICIA MARTIN		2023-04-21
DENISE GRAVESANDE		2026-05-10
JOHN KEENE		2025-05-01
KARL DOYLES		2026-05-10
KESTER O'CONNOR		2026-05-10
KRIMMILDA BYROO		2026-05-10
LANA RUDDOCK		2024-04-21
NINA JEVRIC-STUWE		2025-05-01
OLGA WILLIAMSON		2025-05-01
PAIGE GRAVESANDE		2024-05-01
RUTH IONA NELSON-ASHLEY		2025-05-01
Rev Daniel John Burton		2024-10-07
Rev JOYCE FORBES		2020-05-01
ZANDRIA EBANKS-THOMAS		2026-05-10

ST STEPHEN'S PCC

England & Wales - Charity number 1161512

Accounts

**ST STEPHEN'S NORBURY & THORNTON HEATH ANNUAL PARACHIAL CHURCH MEETING 10TH MAY
2026- TREASURER'S REPORT as @ 31ST DECEMBER 2025**

Dear Parishioner,

Being Treasurer for the Parish of St Stephen Norbury & Thornton Heath for another year has been an absolute privilege. It has been another eventful year for St Stephen's with unexpected repairs such as leaks to the Lady Chapel roof and the problems with the oak tree.

This report starts with an update on the works for 2024 and the future works needing our considerations on how these projects will be funded.

The next section is the Balance Sheet, Independent Examination report and Statement of Financial Activity which shows the actual income or expenditure for 2025 and the forecasted income and expenditure for 2026.

I would like to record my thanks to Simon and Katy Lewis who bank cash collected. We have been operating on a month-on, month-off system. It is working extremely well. I hope Simon and Katy will continue as their assistance is greatly valued and appreciated.

I would also like to record my thanks to Ian Pudney who has continued as the Independent Examiner for our accounts, free of charge.

The Finance Committee – Scheduled meetings for 2025: June25, Aug25, Jan26 and Apr26.

The Priest, Wardens, Hall Managers and Treasurer met in Nov25. Our current hirers rates have been increased by an average of £5 per month for 2026.

Included in my notes are extracts from the document Fr Daniel will send out to all regarding the future projects for St Stephen's. Items such as the costs for repairs in the hall, removal of the oak tree and asbestos from the sheds have been include in the budget forecast for 2026.

However, we will need to obtain quotes for the cost of the future works such as rewiring of the church, redecoration of the church, repair to the sandstone at the south west entrance and major repairs to the organ. Please read about these works below.

As you read the many reports in this APCM pack please be prayerful on what you can do, financially, to help to keep our church, St Stephen Norbury and Thornton Heath, beautiful and safe for future generations of worshippers.

UPDATE - PROJECTS ON TREASURER'S REPORT 31ST DECEMBER 2024

- **Break in June24-** All the work completed in 2025. The cost of repair to the doors and leaded light window and miscellaneous items was covered by Ecclesiastical Insurance. We received £15,530 which covered the cost of repairs and replacement of fireproof safe and new tablet for streaming. Completed.
- **CCTV** –9 CCTV cameras were installed around the exterior of the church building. Monitor detectors and alarm were installed inside the church. Associated Security Group will maintain the equipment. On the whole since installation, the periods of anti-social behaviour has reduced significantly. Completed.
- **Replacement of St Stephen's Church board.** The external board was replaced and the internal vicar's board updated. St Stephen's congregation answered the call to fundraise for these items. Thanks to all for your contributions. The total cost of replacing/updating the boards was paid in full from your donations. Completed.

- **New radio microphones** for sound system. Replacing the radio mics for the sound system. Our plan last year was to replace the radio mics. However, it became clear that the sound desk and microphones needed to be replaced. The Induction Loop was also updated. We have been quoted £4,000 to update the sound desk and microphones. This will be installed in January 2026. The costs are being covered by a generous donation from the Anderson-Okafor family in remembrance of Celia and John Anderson. We extend sincere thanks the family for their generosity. The updated sound desk, microphones and induction loop will enhance the audio experience of our services for all. Sincere thanks to Simon Lewis and Bertie Joseph for all their hard work in obtaining the best audio system for us which will benefit all at St Stephen's for the future. Completed.

FUTURE PROJECTS AT ST STEPHEN'S FOR CONSIDERATION:

- **Oak tree behind the church hall.** In the summer of last year, the Parochial Church Council (PCC) was approached by the insurers of a neighbour on Strathyre Avenue. Their house has been suffering from subsidence due to the clay soil in this area and the roots of the extremely large oak tree behind our hall. We have since established that the growing cracks in the hall are also most likely down to the encroaching tree roots. Over the years, following correspondence with the residents of Strathyre Avenue the oak tree has been crowned on multiple occasions to slow down root growth and the presence of subsidence. However, the situation has escalated, with the PCC being warned of legal action and significant financial liabilities if the tree is left in place. The advice from the Diocese was the only sensible course of action is to remove the tree completely. The alternative would be to leave St Stephen's open to serious legal and financial vulnerabilities. Of course, we are loathe to cut down an aged tree, but we do not have much wriggle room. Ownership of the tree is split 50:50 between ourselves and the owners of 18 Strathyre Avenue. They are also convinced of the need for the removal of the tree and have agreed to pay 50% of all costs relating to the removal of the tree.. The removal of the tree is scheduled for mid-March 2026. ESTIMATED COST – St Stephen's PCC will pay 50% of the full cost= £4,690. There will be further costs relating to repair of the fence, etc. We will fund this through a withdrawal from our reserves. Included in 2026 budget.
- **Asbestos in sheds behind the hall.** It has come to our attention that two of the sheds – one which we rent out, the other we use as a gardening shed – are highly likely cladded with a dangerous form of asbestos. We have closed these sheds to prevent exposure. To remove the asbestos, we will need to hire a professional asbestos removal company who will seal off the area for safe removal. We will need to make the sheds safe and potentially decide how the space could be used going forward. ESTIMATED COST- we suspect the removal of the asbestos alone will be £5,000. Included in 2026 budget.
- **The Hall.** Cracks have begun to appear in the church hall again. Our architect has noted that the concrete supports for the hall are deteriorating. These issues are occurring due to movement, partly due to the clay soil, the oak tree, and shallow foundations (the hall was only built to last 40 years, and it has done more than that!). A longer-term project will be looking at how/if we can prolong the life of the hall. We will first have to wait to see if the removal of the oak tree has any impact on the structure of the hall. ESTIMATED COST – some of the costs for making good in the hall has been included in 2026 budget.

- **Complete rewiring of the church.** The electrics need to be updated to ensure the church is safe, functional, and fit for purpose in the 21st century. During 2025 the circuit which powers the lights around the high altar failed due to degradation and is now defunct – this is a sign of things to come. Although this maybe optimistic, we would very much like to get the rewiring project started in 2026. Simon Lewis has kindly put together an audit designed to gather opinions from the congregation and community about what we would like from a completely new electrical circuit at St Stephen's. This will go out in mid-2026.
ESTIMATED COST- This will be a large project. Cost of £60,000+. Not included in 2026 budget.
- **The organ.** Our organist, Andrew Chadney, has been advised the organ will need some significant repair work in the foreseeable future. Many of the internal mechanisms of the organ are now very old and will need replacing. Our aim is to fundraise for this work later in 2026-27, to successfully maintain the beautiful instrument which is integral to our regular worship.
ESTIMATED COST: It is estimated repairing the organ will cost £10,000+. Not included in 2026 budget.
- **Redecoration of the church.** The Architect has advised the crumbling walls need urgent attention. Trees and small saplings which were growing along the south wall have been cut back to encourage better drainage. However, the internal walls still need attention. Also once the rewiring is completed redecorating will be necessary.
ESTIMATED COST- Not known at this time.
- **Replacing the sandstone step** at the South West entrance. This has been an item for many years on our quinquennial reports. The sandstone flooring in the main entrance of the church is deteriorating and will need attention soon. We would also like to make the entrance to the church more accessible for those with mobility challenges by removing the step. We do not know how expensive this work will be, but it is sure to be another sizeable sum. Again, we would like to get moving with this over the next 18 months or so, depending on how other projects such as the rewiring of the church pan out.
ESTIMATED COST- Not known at this time.

The above works are going to require substantial sums of money, some of which we will spend from reserves and some we will need to fundraise for. Now more than ever, your generosity is greatly appreciated and needed. We continue to be incredibly grateful for those who give to St Stephen's on a regular basis, and to those who will give in the future.

Thank you for taking the time to read this report and continue to be prayerful on how you can increase your financial giving to assist our projects to keep St Stephen's a place for future generation to enjoy.

If you would like additional explanations relating to our finances, send an email to me at treasurer@ststephensnth.co.uk

Coral Martin
Hon Treasurer
Parish Church of St Stephen Norbury & Thornton Heath

Independent Examiner's Report to the PCC
of St. Stephen, Norbury & Thornton Heath

I report on the accounts of the PCC for the year ended 31 December 2025, which are attached.

Respective responsibilities of the PCC and the Independent Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. The examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 a full audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiners statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the regulations have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed **IDPudney**

Mr Ian Pudney

2nd April 2026

THE PARISH OF ST STEPHEN NORBURY & THORNTON HEATH
BALANCE SHEET AS @ 31ST DECEMBER 2025

		2025	2025	2024	2024
<u>Restricted Assets</u>					
Fixed Assets - 23 Beechwood Ave	Note (a)		512,000		510,000
Investments - The Edwards Mem. Fund	Note (b)		116,290		121,133
<u>C urrent Assets:</u>					
Sundry Debtors	Note (c)	1,235		0.00	
CBF Church of England Deposit Funds (CCLA)	Note (d)	139,526		140,017	
Prepayments	Note (e)	5,846		5,571	
Bank Balances-HSBC only in 2025		5,984		14,782	
		152,591		160,371	
<u>D educt Current Liabilities</u>					
Sundry Creditors	Note (f)	-120		0	
Net Current Assets			152,471		160,371
Total Assets Employed			780,761		791,504
<u>F INANCED BY:-</u>					
Unrestricted Funds as at 1st Jan 2026		160,371		169,317	
Excess Expenditure over Income:		-7,900	152,471	-8,946	160,371
Asset & Restricted Investment Fund		631,133		628,422	
Revaluation in 2025	Note (g)	-2,843	628,290	2,711	631,133
			780,761		791,504

Asset and Restricted Investment Fund

- a) The Freehold Title to 23 Beechwood Avenue given to the Parish at nil cost, Zoopla estimate for Beechwood Ave (lower end of range) 31.12.25
- b) 5238.70 Investment Fund Shares in the C.B.F. of the Church of England given to the Parish at nil cost. (The capital of this fund is 'Restricted' by the terms of 'The Edwards Memorial Trust'). Valued by CCLA via their statement letter as of 31/12/2025. Account number CB3016142-001
- (c) Sundry debtors for 2025 = £310 unclaimed gift aid due from 23rd-31st Dec 2025; £925 owed for Dec25 by Word of God
- (d) CBF Church of England Deposit funds. Account number CB3035555-01
- (e) £5,846 Prepayments - 6mths Church Insurance; 11mths CCLI; 12mths Beechwood Insurance.
- (f) Sundry creditor £120 for 2025. Foresters paid in advance for 2026 hall usage. All invoices due for 2025 were paid by 31st December 2025.
- (g) Increase of £2k for house value. Reduction of £4,843 in value of Edwards Memorial shares

The above accounts were approved by the Parochial Church Council and signed on its behalf by:

Fr Daniel Burton _____
Vicar

Coral Martin _____
Treasurer

Date _____

THE PARISH OF ST STEPHEN NORBURY & THORNTON HEATH

Bank Reconciliation as at 31st December 2025

HSBC	3,631.41	
NatWest	11,150.79	
CCLA Deposit Fund	140,017.36	
Total Opening Balances as @ 1st January 2025		<u>154,799.56</u>

DEBTORS:		
Income-HSBC	147,113.00	
Income-NatWest as @31st Dec 25	0.00	
Income-CCLA Deposit Fund (Interest)	9,508.54	
Sundry Debtors	1,235.00	
		<u>157,856.54</u>
Gross Income		<u>312,656.10</u>

CREDITORS:		
Expenditure	-154,892.84	
Prepayments	-5,846.00	
Bank and Digital charges	-101.10	
Income accounted for in prior year	-11,365.79	
CCLA withdrawn during 2025	-10,000.00	
		<u>-182,205.73</u>
Gross Expenditure		<u>-182,205.73</u>

Closing as @ 31st December 2025	HSBC	5,984.25	NatWest	
		0.00		
	CCLA	139,525.90		
Net Asset				<u>145,510.15</u>
				<u>275,960.52</u>

THE PARISH OF ST STEPHEN'S NORBURY & THORNTON HEATH
Statement of Financial Activities as at 31st December 2025 – INCOME

Type	Description	2025 INCOME	2024 Income
Regular Giving	Voluntary Income	£28,927.82	£30,862.15
Stewardship envelope	Voluntary Income	£6,579.53	£5,950.61
Offertory-Collection Plate	Voluntary Income	£6,070.40	3,943.00
Flowers, Elements, candles	Voluntary Income	£2,821.32	3,022.00
Gift Aid	Voluntary Income	£16,690.45	£7,365.02
Charity Income	Voluntary Income	£0.00	£398.00
Special Campaign	Voluntary Income	£2,847.80	£0.00
Digital Income-SumUp	Voluntary Income	£2,483.90	£1,289.00
	Voluntary Income	£66,421.22	£52,829.78
Funeral	Church Activities	£3,147.00	£3,571.00
Wedding	Church Activities	£880.00	£0.00
Hall	Church Activities	£24,612.21	25,933.00
	Church Activities	£28,639.21	£29,504.00
Fundraising	Generating Funds	£3,687.31	£4,500.00
Coach Trip	Generating Funds	£1,580.00	
	Generating Funds	£5,267.31	£4,500.00
Investment-Rent Income	Investment	£19,107.60	£16,963.50
Investment CCLA	Investment	£9,508.54	£10,890.00
	Investment	£28,616.14	£27,853.50
VAT Refund	Other income	£2,518.20	£0.00
Reimbursement received for insurance claim	Other income	£15,530.98	£0.00
Photocopier	Other income	£0.00	£877.67
Donation-Organ repairs	Other income	£0.00	£1,500.00
	Other income	£18,049.18	£2,377.67
	Total Income	£146,993.06	£117,064.95

THE PARISH OF ST STEPHEN'S NORBURY & THORNTON HEATH
Statement of Financial Activities as at 31st December 2025 – EXPENDITURE

Type	Description	2025 EXPENDITURE	2024 Expenditure
Repairs-Beechwood	Capital costs	-£1,260.00	-£1,880.00
Installation-CCTV	Capital costs	-£10,884.60	£0.00
Decorating	Capital costs	£0.00	-£900.00
	Capital costs	-£12,144.60	-£2,780.00
Fees to Diocese	Church Activities	-£994.00	£0.00
Mission-	Church Activities	-£1,145.00	-£420.00
Parish Share Fund	Church Activities	-£57,261.95	-£56,695.00
Priest-Costs	Church Activities	-£1,026.38	-£70.79
Salaries - Cleaning, Organist & HMRC	Church Activities	-£9,311.65	-£8,677.00
Church Activity-Hall Hire-Expenses	Church Activities	-£39.99	-£50.00
Clergy-Interregnum	Church Activities	£0.00	-£512.00
Mtce Organ	Church Activities	£0.00	-£4,330.79
	Church Activities	-£69,778.97	-£70,755.58
Church Services	Church Expenses (Running Cost)	-£4,099.12	-£1,716.82
Cleaning supplies	Church Expenses (RC)	-£1,399.36	-£689.52
Flowers	Church Expenses (RC)	-£2,173.79	-£1,463.00
Maintenance-Grounds	Church Expenses (RC)	-£1,957.32	-£4,003.99
Maintenance-Annual Servicing	Church Expenses (RC)	-£2,489.38	£0.00
Repairs & Mtce Pump Room	Church Expenses (RC)	-£907.00	-£80.00
Repairs & Mtce Electricals	Church Expenses (RC)	-£1,080.00	-£1,781.37
Repairs & Mtce Heaters	Church Expenses (RC)	£0.00	-£2,886.84
Repairs & Mtce Guttering	Church Expenses (RC)	-£1,850.00	£0.00
Repairs & Mtce Hall	Church Expenses (RC)	-£1,145.00	-£2,013.03
Repairs & Mtce Keys	Church Expenses (RC)	-£102.40	£0.00
Repairs & Mtce Kitchen	Church Expenses (RC)	-£1,188.28	£0.00
Repairs & Mtce Lady Chapel roof	Church Expenses (RC)	-£1,400.00	£0.00
Repairs & Mtce Sound Desk-Induction Loop	Church Expenses (RC)	-£1,531.95	£0.00
Repairs & Mtce-Organ	Church Expenses (RC)	-£2,002.54	-£674.40
Sunday School & Youth Alive	Church Expenses (RC)	-£229.82	£0.00
Insurance-Beechwood	Church Expenses (Trading Cost)	-£520.98	-£487.65
Insurance-Church	Church Expenses (TC)	-£9,211.12	-£9,312.89
Photocopier-Paper	Church Expenses (TC)	-£272.20	-£800.14
Photocopier-Leasing, Usage	Church Expenses (TC)	-£2,282.45	-£2,581.86
Other Expenditure-Advertising-Cards	Church Expenses (TC)	-£490.08	-£439.60
Sundries-CCLI & Stewardship envelopes	Church Expenses (TC)	-£613.51	-£595.78
Utilities Electricity	Church Expenses (Utilities)	-£4,708.30	-£5,633.43
Utilities Gas	Church Expenses (U)	-£5,098.01	-£6,018.48
Utilities Internet	Church Expenses (U)	-£691.20	-£691.20
Utilities Refuse	Church Expenses (U)	-£2,623.75	-£2,491.17
Utilities Water	Church Expenses (U)	-£908.58	-£949.40
	Church Expenses	-£50,976.14	-£45,310.57
Coach to Hastings	Generating Funds	-£1,280.00	-£1,350.00
Misc-Fundraising	Generating Funds	-£1,379.71	-£1,781.53
Special Campaign-Notice	Generating Funds	-£2,557.80	£0.00

Board			
	Generating Funds	-£5,217.51	-£3,131.53
Bank & Digital machine Charges	Other expenditure	-£101.10	-£471.74
Hall deposit-returned	Other expenditure	-£200.00	£0.00
Office/General Administrative	Other expenditure	-£315.03	£0.00
Other Professional Services	Other expenditure	-£708.60	£0.00
Other Expenditure-Insurance repairs	Other expenditure	-£14,380.99	£0.00
Misc-Uncategorised Expense	Other expenditure	-£618.15	-£2,272.41
Misc-Refreshments	Other expenditure	-£451.75	-£1,004.85
	Other expenditure	-£16,775.62	-£3,749.00
	Total Income	£146,993.06	£117,064.95
	Total Expenditure	-£154,892.84	-£125,726.68
	Year-End adjustment 2023 & 2024		-£285.89
	Excess expenditure over income	-£7,899.78	-£8,947.62

APCM 10th May 2026 - TREASURERS REPORT as @ 31st December 2025

St Stephen Norbury & Thornton Heath Financial report for 2025

INCOME for period 1 st January 2025 to 31 st December 2025		
	ACTUAL 2025	FORECAST 2026
VOLUNTARY INCOME –Regular Giving income= £28,928 Forecast 2025= £34,000 we were hoping to raise additional funds from increased donations and new members paying by standing order. On average 60 members pay by standing order each month. Thank you to the small number of the congregation who increased their mandates for 2025. However, there have been generous donations for special campaign giving of over £3000 Forecast 2026=£32,000	£28,928	£32,000
VOLUNTARY INCOME -Stewardship envelope = £6,580 Forecast 2025= £6,000- we were expecting a slight increase. Members who have requested envelopes have said they feel much more organised giving this way. No scramble for loose change as the bag arrives. Forecast 2026 =£7,000	£6,580	£7,000
VOLUNTARY INCOME – COLLECTIONS AT SERVICES AND OTHER DONATIONS. Offertory/Collection Plate = £6,070 Forecast 2025= £3,500- We did expect it to be higher but being cautious we set a lower projection. Pleased with the increase. Forecast 2026 =£8,000	£6,070	£8,000
Donations-Flowers, Elements, Candles = £2,821 Forecast 2025 = £3,400: Elements £1,000, Candles £1,000 and special services, Flowers £1,400. Actual Elements- £380 Actual candles- £197 Actual flowers- £2,244 Forecast 2026 = £3,125 Elements- £350 Candles- £600 Flowers- £2,175	£2,821	£3,125
GIFT AID RECOVERED = £16,690 Forecast 2025= £10,000. Gift aid income	£16,690	£16,000

received for 2025 was £16,690 which included the £2,450 proper to 2024 donations. • Forecast 2026=£16,000 LEGACY, CHARITY AND SPECIAL CAMPAIGN DONATIONS = £2,848 Forecast 2025=£nil. We have not been notified of any expected legacies for 2025. No charity campaigns were planned. However, we collected the following: Notice Board=£2,535 St Bernard Day=£45 Other=£268 • Forecast 2026= £nil DIGITAL – SUMUP = £2,484 Forecast 2025=£1,200. We are using the SumUp machine at events. We have also created a QR code for donations which is printed on the newsletter. • Forecast 2026= £2,000	£2,848 £2,484	£nil £2,000
CHURCH ACTIVITIES- INCOME FROM WEDDINGS, FUNERALS, HALL, SHED AND CHURCH HIRE. WEDDING & FUNERAL SERVICES=£4,027 Forecast 2025= £7,000. We kept the forecast for weddings and funerals the same as 2024. 2025- The income for Funerals=£3,147; Wedding= £880. All diocese fees have been paid up to date. • Forecast 2026=£7,000 HALL RENTALS & SHED: £24,612 Hall Rentals- Forecast 2025=£29,312. We are hoping with the upgrades to the kitchen equipment will encourage more ad-hoc bookings. Shed Hire- Forecast 2025 is £720. No fee increase. Due to the discovery of asbestos in two of our three sheds we have suspended rental of two sheds for the time being. Actual Regular Hires=£19,594 Actual Ad-hoc=£4,358 Actual Shed hire=£660 • Forecast 2026 Regular Hires= £20,345 • Forecast 2026 Ad-hoc=£4,500 • Forecast 2026 Shed hire=£480	£4,027 £24,612	£7,000 £25,325
GENERATING FUNDS - FUND RAISING ACTIVITIES FUND RAISING EVENTS = £5,267 2025-Forecast 2025 is £5,500. Fundraising Committee to meet in March '25 to discuss future events. The plan is to raise targeted funds i.e. Quiz Night profit to cover the cost of replacing the Church Board. We held a Games	£5,267	£5,020

Night, Quiz Night with Fish & Chip supper, Black History Month and Christmas Fair. All events were very well attended. Actual Fundraising= £3,687 Actual Coach Trip= £1,580 • Forecast 2026 Fundraising =£3,500 Fundraising committee Events in 2026: Games Night, Quiz night, Fashion show, BBQ, cinema nights, Christmas Fair, Bingo. • Forecast 2026 Coach Trip=£1,520 The coach trip to Rochester in June 2026 at £30pp will pay for itself.		
INVESTMENT – rental of Beechwood Avenue Beechwood Avenue income= £19,108 Forecast 2025 is £19,944. Rent has been held at the same price for 2025. PCC will increase for 2027. Deductions were made for cost of electrical and gas safety reports • Forecast 2026=£19,108. No increase INVESTMENT – interest from CCLA Deposit account • Forecast 2026=£9,509	£19,108 £9,509	£19,108 £9,509
Other income – £18,049 Forecast 2025=£10,000. Income for Insurance claim=£15,531 VAT return=£2,518 for VAT received invoices during Jan24-Mar25. • Forecast 2026=£12,700 VAT refund for Apr25-Feb26. Expecting £1,700 Transfer from CCLA = £7,500 Donation for Sound Desk=£3,500	£18,049	£12,700
INCOME - 1st January 2025 to 31st December 2025	£146,993	
FORECAST INCOME FOR 2026		£146,787
EXPENDITURE for period 1st January 2025 to 31st December 2025	ACTUAL 2025	FORECAST 2026
MAJOR CAPITAL EXPENDITURE- MAJOR REPAIRS OR NEW BUILDING WORK TO CHURCH BUILDING, HALL OR OTHER PCC PROPERTY INCLUDING REDECORATION. MAJOR CAPITAL EXPENDITURE= £12,145 • Forecast 2025 is £2,000. We spent £1,260 on repairs to Beechwood Avenue – Back door, repairs to radiators and making good wall after repair. The tenant	(£12,145)	(£10,000)

has advised the front porch pools water when it rains. The actual figure for 2025 includes the cost of the CCTV installation. This was an expected expense which was covered by withdrawal from CCLA savings. • Forecast 2026= £10,000. We are expecting to spend on repairs to the front porch doors at Beechwood Ave and resurfacing the hard standing next to vicarage and repairs to the hall.		
CHURCH ACTIVITIES – CLERGY EXPENSES, MISSION, FEES TO THE DIOCESE, SALARIES PLUS STAFFING EXPENSES AND PARISH SHARE FUND. MISSION = £1,145 Forecast for 2025 is £1050. Water Aid £100, Croydon Nightwatch £100, Croydon North Citizen £750, Royal British Legion £50 and Bishop’s Lent Appeal £145. • Forecast 2026=£1,145 same as 2025 FEES TO DIOCESE = £994 Forecast 2025 is £1,470. One wedding in Feb 25. We have held eight funerals. • Forecast 2026= £1,000 due to increase in Diocese rates SALARIES & STAFF EXPENSES = £9,312 Forecast 2025= £8,700 All payments made for cleaning church, hall, grounds organist, vergers and HMRC employer payments. Increase due to more funerals held this year. We have received the income for vergers and organist. • Forecast 2026=£9,312 PARISH SHARE FUND = £57,262 Forecast 2025 is £57,262pa. All PCC’s were requested to increase our share by 3.5%. Diocese have accepted a 1.5% increase from St Stephen’s (£4,771.83 pm) with the understanding we will increase by at least 3% for 2026 (increase of approx. £143pm. PSF=£4,915pm). Meeting this payment is our greatest challenge. • Forecast 2026= All PCC’s were asked to increase to 5.75%. The diocese has accepted increase of 4% from St Stephen’s. Our monthly payments will be £4,963= £59,556pa. CHURCH HALL EXPENSES = £40 • Forecast 2026=£50 PRIEST COSTS= £1,026 Forecast 2025 is £1,000. The expenditure here covers travel, courses etc for Fr Daniel, Mth Joyce and Aileen Ross (Commissioned Pastoral Lay Minister. • Forecast 2026=£1,500 for Fr Daniel, Mth Joyce and CPLM.	(£1,145) (£994) (£9,312) (£57,262) (£40) (£1,026)	(£1,145) (£1,000) (£9,312) (£59,556) (£50) (£1,500)
CHURCH EXPENSES: CLEANING SUPPLIES, FLOWERS, INSURANCES,		

MAINTENANCE AND REPAIRS, PHOTOCOPIER AND PRINTING, CHURCH SERVICES, SUNDRIES AND UTILITIES. THE DIOCESE REQUEST THESE EXPENSES ARE SPLIT INTO RUNNING, TRADING AND UTILITY COSTS. <u>RUNNING COSTS: CHURCH SERVICES = £4,099</u> Forecast 2025 is £1,850 was reduced due to expenditure made in £2024. However, the costs of increased services and congregation numbers in 2025 has meant more spent on elements, oil, confirmation books, wafers. • Forecast 2026= £4,500 John Keene has found a company with better prices. He will switch to them in 2026. The serving team has requested purchase of new albs and cottas. We will ask for donations towards this expenditure. <u>RUNNING COST - CLEANING SUPPLIES = £1,399</u> Forecast 2025 is £900 - We are thankful many of you took up the request to purchase black bags and toilet paper. This has helped to reduce the cost of cleaning supplies. We hope your generosity continues and we thank you. We purchased five toilet roll dispensers to reduce some of the waste. • Forecast=£1,400	(£4,099) (£1,399)	(£4,500) (£1,400)
<u>RUNNING COST: FLOWERS = £2,174</u> Forecast 2025 is £1,400. Sincere thanks to Pam Pearce and her team of Flower Arrangers who make our church look so beautiful all year round. We are fortunate also that we received of £2,175 worth of donations towards the flowers. These donations have covered the cost of the flowers for 2025. We are hopefully that these generous contributions continue but predict possible expenditure to be £1,400 if none received. • Forecast 2026=£2,175	(£2,174)	(£2,175)
<u>RUNNING COST: NEW EQUIPMENT = £nil for 2025</u> • Forecast for 2026= £5,000 we are expecting to spend £5,000 updating the sound desk (moved from capital expenditure)	£nil	(£5,000)
<u>RUNNING COST: GROUNDS – £1,957</u> Forecast 2025=£3,000 with the installation of the CCTV we have found less anti-social behaviour has occurred during the year. The grounds are still cleared weekly and the grass was mowed by a gardener during June to October. As the cost for removal of the oak tree is not covered by our insurance we will have to pay £5,000 for this. • Forecast 2026=£6,920 cost of clearing maintaining grounds and removal of oak tree.	(£1,957) (£230)	(£6,920) (£1,500)

<u>RUNNING COST-SUNDAY SCHOOL & YOUTH ALIVE £230</u> Forecast 2026=£1,250 for Youth alive; £250 for Sunday School.	(£11,207)	(£11,200)
<u>RUNNING COSTS: REPAIR & MAINTENANCE= £11,207</u> Pump room-£907 Electrical-£1,080 Guttering-£1,850 Hall-£1,145 Keys-£102 Kitchen-£1,188 Lady Chapel roof-£1,400 Sound Desk-Induction loop-£1,532 Organ- £2,003 Forecast 2026= £11,200. The costs for repairs to Pump room, Kitchen(new hob), Lady Chapel roof and the induction loop are one-off costs for 2025.	(£2,489)	(£3,500)
<u>CHURCH EXPENSES: ANNUAL SERVICING AND REPAIR=£2,489</u> ASG Ltd CCTV £nil (first payment due March 2026) Electricity= £nil (next annual check due 2028) Fire= £1,241 Gas= £910 PAT Testing=£139 Lightening conductor=£200 Forecast 2026= £3,500 includes £1,000 to ASG for maintenance.	(£9,211)	(£9,500)
<u>TRADING COSTS: CHURCH INSURANCE = £9,211</u> Cost insurance for Church building and Hall. Forecast 2025 is £9,965. Premium was lower than expected even after claim for break-in. Forecast 2026 = £9,500	(£521)	(£558)
<u>TRADING COSTS: Beechwood Ave= £521</u> Forecast 2025 is £522. An increase of 7% on 2024 costs. Insurance for 2026 paid in Nov25. Forecast for 2026= £558	(£3,045)	(£2,700)
<u>TRADING COSTS: PHOTOCOPIER, PAPER & PRINTING=£3.045</u> Forecast 2025 was £3,735. This is the cost of leasing, usage and supplies for the photocopier. This includes the cost of printing cards for Easter and Christmas for distribute to the parish. Additional paper for new service booklets and the purchase of stewardship envelopes. Actual £272 Actual £2,282 Actual £490		

• Forecast 2026- £2,700 <u>TRADING COSTS: OTHER PROFESSIONAL COSTS: £1,122</u> Forecast 2025 is £965. Includes costs for Quick Books, registration to Information Commissioner Office (ICO) and CCLI licence for copyright protection. • Forecast 2026 = £1,295 <u>UTILITIES = £14,030</u> Forecast 2025 is £17,150. For 2025 we used Full Power Utilities to compare the prices across the energy companies and provide us with the best quotes. Positiv Energy and Crown Gas & Power still remain the best prices for us. The prices were set in October 2024 before the increase was announced. See actual paid in 2025: • Castle Water £909 • Crown Gas & Power £5,098 • Positiv Energy £4,708 • Veolia(refuse) £2,624 • Virgin Media £691 Forecast 2026 =£14,430. We have changed to Honest Utilities to compare the prices across the energy companies and provide us with the best quotes. As a result, we will change our electricity supplier to British Gas from 1st June 2026 to 31st May 2029. Castle Water and Crown Gas & Power remain the best prices for us. • Castle Water £950* • Crown Gas & Power £5,354* • Positiv Energy (6months) £2,355 • British Gas (6 months) £2,290 • Veolia(refuse) £2,755* • Virgin Media £726* ASG visit will visit in March 2026. They will advise how to connect their 4G router for Wi-Fi and internet access within the church. Although we had hoped to disconnect the Virgin service we have decided to keep it as we have been asked by hall users for Wi-Fi capabilities in the hall which they will pay towards. <i>*Forecast figure based on 2025 figures plus 5%.</i>	(£1,122) (£14,030)	(£1,295) (£14,430)
COST OF GENERATING FUND– FUNDRAISING EVENTS - £5,218 Forecast 2025 is £3,200. The cost of the trip was covered by ticket sales. 2025 Coach to Hastings=£1,280 2025 Fundraising events=£1,380 2025 Notice Board campaign=£2,558	(£5,218)	(£2,680)

Forecast 2026=£2,680 Fundraising committee will meet in the new year to decide on events for 2026. We have decided on coach trip to Rochester =£1,280. Cost of events planned for 2026 = £1,400. Most of the events will be ticketed to offset the majority of the costs.			
<u>OTHER EXPENDITURE- INSURANCE CLAIM</u> Forecast 2025 – £14,381 actual costs for repairs after break in Forecast for 2026=£nil. No insurance claims pending.		(£14,381)	£nil
<u>OTHER EXPENDITURE - £1,886</u> Other expenditure for items not listed above includes bank and digital machine charges, stewardship envelopes, refreshments and supplies for non-fundraising events ie Carol Service, licencing, after service teas and coffees, cups for hot drinks, Hall deposit returns. Also purchase of eight new long tables and covers. Forecast for 2026 is £2,300 Sunday school=£250. Youth Alive=£1,250 (includes unused £1,000 donation from Foresters). Purchase of items for the Carol Service, Christmas, Easter and refreshments. Wardens expenses.		(£1,886)	(£2,300)
	Actual INCOME & EXPENDITURE 2025	Forecast INCOME & EXPENDITURE 2026	
Income	£146,993	£146,787	
Expenditure	(£154,893)	(£151,921)	
Excess expenditure over income	(£7,900)	(£5,134)	

ST STEPHEN'S PCC

England & Wales - Charity number 1161512

Accounts

PARISH OF ST. STEPHEN, NORBURY & THORNTON HEATH
THE ANNUAL PAROCHIAL CHURCH MEETING 2024

SUNDAY, 4 May 2025
at 11:30, in the Church

THE MEETING OF PARISHIONERS – 11:30 am prompt

AGENDA

1.	Opening Prayer – Father Daniel
2.	Notice convening the Meeting – at back of church from 19 April 2025
3.	Appointment of Clerk to the Meeting – New PCC Secretary
4.	Apologies for absence
5.	Minutes of the Meeting of Parishioners held on Sunday, 21 April 2024[previously displayed in Church] <i>also below.</i>
6.	Election of Churchwardens.
7.	Close of Meeting of Parishioners

**5. MINUTES OF
THE MEETING OF PARISHIONERS
SUNDAY 21 APRIL 2024 AT 11:30, IN THE CHURCH HALL**

Present: Mtr. Joyce Forbes(Chair), Lana Ruddock, Andrea Anderson, Paula Walkes, Coral Martin, Aileen Ross, Simon Lewis, Katy Lewis, Kester O'Connor, Sheldon Lawrence, Dahlia Sterling, Sylvia Simpson-Bowman, Andrew Chadney, Andrea-Sierra Okafor, Angelina Okafor, Eleanor Okafor, Joy Okafor, Denise Gravesande, Paige Gravesande, Margaret Murray, Jennifer Brathwaite, Tanya Grant, Olga Williamson, Dora Joseph, Bertie Joseph, Rhiana Goode, Ann-Marie Goode, Vicky Chafen, Adiatu Bun-Tejan, Janet Bucknall, Sonia Guthrie, Keith Guthrie, Vanessa Cooper, Johanna Cohen

1.	Opening Prayer led by Mother Joyce
2.	Notice convening the Meeting – Mother Joyce advised that the relevant notices have been on display on the notice board at the back of church.
3.	Appointment of Clerk to the Meeting – Paula Walkes as secretary to the PCC.
4.	Apologies for absence – Veronica Cadagon, Ruth Mbabazi, Sally McNeil-O'Connor, Kesale O'Connor, Tom Ross, Pamela Pearce, Pamela Sinclair, John Keane, Sara Keane, Geddes Thomas.
5.	Minutes of the Meeting of Parishioners held on Sunday, 23 April 2023 were proposed by Paula Walkes and seconded by Simon Lewis.

6.	Election of Churchwardens. Paula explained that the Church Warden Measure 2001(3) states that a warden is disqualified after 6 years of service. Andrea Anderson is entering her 7 th year therefore we need to pass a resolution to decide that the 6 year rule does not apply. Paula asked if anyone is in disagreement with the passing of this resolution to which there was no response. all were in agreement. Andrea Anderson was proposed by Simon Lewis and seconded by Coral Martin. Lana Ruddock was proposed by Simon Lewis and seconded by Coral Martin
7.	Mother Joyce declared the Meeting of Parishioners closed.

PARISH OF ST. STEPHEN, NORBURY & THORNTON HEATH
THE ANNUAL PAROCHIAL CHURCH MEETING 2024 held on 4 May 2025

THE ANNUAL PAROCHIAL CHURCH MEETING 2024 – 11:40 am (approx.)
AGENDA

1.	Notice convening the Meeting – at back of church from 19 April 2025
2.	Apologies for absence
3.	Minutes of 2023 APCM – held on Sunday, 21 April 2024 [previously displayed in Church]
4.	Matters arising from those minutes (to be raised with the Hon Secretary at least 24 hours before the start of the annual meeting)
5.	Notice of the election of Churchwardens at the recent Meeting of Parishioners - at back of church from 19 April 2025
6.	To elect up to seven Parochial Representatives to the Parochial Church Council
7.	To appoint Scrutineer(s) if required
8.	To receive a report from the Electoral Roll Officer on the Church Electoral Roll of the Parish
9.	To receive the Annual Report, from the Honorary Secretary of the Council, on the proceedings of the Parochial Church Council and the activities of the Parish from April 2024 to April 2025
10.	To receive a Report, from the Honorary Treasurer, on the financial affairs of the Parish and the funds and property of the Council and to receive the Independently Examined Accounts of the Parochial Church Council for the year ended 31 December 2024

11.	To appoint an Independent Examiner / Auditor for the Financial Year ending 31 December 2025
12.	To receive the Churchwardens' Report on the fabric, goods and ornaments of the Parish Church of St. Stephen, Norbury & Thornton Heath
13.	To receive a Report on the proceedings of the Diocesan Synod and the Croydon North Deanery Synod
14.	To receive the Reports from Committees, Parish Representatives, Organisations and Groups
15.	To receive the Report from the Vicar and Chair's Address
16.	To receive (if appropriate), the results of elections of Parochial Representatives to the Parochial Church Council
17.	Any Other Business – [to be notified to the Honorary Secretary at least 24 hours before the meeting]
18.	Closing Prayer

Members attending the APCM who are NOT ON THE Church ELECTORAL ROLL OF THE PARISH are reminded that they are permitted to attend the APCM, if so approved by the Meeting, as OBSERVERS ONLY.

3. MINUTES OF **THE ANNUAL PAROCHIAL CHURCH MEETING 2023 HELD ON** **SUNDAY 21 APRIL 2024 AT 11:30, IN THE CHURCH HALL**

	Present: Mtr. Joyce Forbes(Chair), Lana Ruddock, Andrea Anderson, Paula Walkes, Coral Martin, Aileen Ross, Simon Lewis, Katy Lewis, Kester O'Connor, Sheldon Lawrence, Dahlia Sterling, Sylvia Simpson-Bowman, Andrew Chadney, Andrea-Sierra Okafor, Angelina Okafor, Eleanor Okafor, Joy Okafor, Denise Gravesande, Paige Gravesande, Margaret Murray, Jennifer Brathwaite, Tanya Grant, Olga Williamson, Dora Joseph, Bertie Joseph, Rhiana Goode, Ann-Marie Goode, Vicky Chafen, Adiatu Bun-Tejan, Janet Bucknall, Sonia Guthrie, Keith Guthrie, Vanessa Cooper, Johanna Cohen
1.	Notice convening the Meeting – Mother Joyce advised that the relevant notices have been on display on the notice board at the back of church.
2.	Apologies for absence Veronica Cadagon, Ruth Mbabazi, Sally McNeil-O'Connor, Kesale O'Connor, Tom Ross, Pamela Pearce, Pamela Sinclair, John Keane, Sara Keane, Geddes Thomas
3.	Minutes of 2023 APCM – held on Sunday, 21 April 2024 were proposed by Kester O'Connor and seconded by Aileen Ross.

4.	Matters arising from those minutes – None.
5.	Notice of the election of Churchwardens at the recent Meeting of Parishioners
6.	To elect up to five Parochial Representatives to the Parochial Church Council. Simon mentioned that we should have elections and nominate people onto the PCC. Dahlia commented that individuals should know their role and what is required of them on the PCC. Paula advised that we will have elections next year as vacancies will arise but in the meantime urged anyone interested in joining the PCC to come forward.
7.	To receive a report from the Electoral Roll Officer on the Church Electoral Roll of the Parish. Jennifer advised that 150 members are on the electoral roll with 86 living outside of the parish and 64 living within the parish.
8.	To receive the Annual Report, from the Honorary Secretary of the Council, on the proceedings of the Parochial Church Council and the activities of the Parish from April 2023 to March 2024. Paula advised that as an officer to the PCC, the work of the PCC secretary is not easy but is rewarding. She advised that she will be stepping down at the next APCM and urged anyone interested in learning more about the role to get in contact with her sooner rather than later.
9.	To receive a Report, from the Honorary Treasurer, on the financial affairs of the Parish and the funds and property of the Council and to receive the Independently Examined Accounts of the Parochial Church Council for the year ended 31 December 2023. Coral Martin advised that the accounts were up to the end of December 2023. She explained that she has tried to follow on from Oscar in modernising the accounts and welcomed any questions. She explained that the accounts have been approved by the PCC. Simon commented on the amount spent on cleaning products. Coral advised we will be changing supplier so this will save costs. She also advised that we had a delivery stolen. Aileen commented that we need look after what we have and suggested that we can all buy an item or two in our weekly shop such as toilet paper. Aileen also suggested that unwanted gifts or raffle prizes such as handwash could be donated to the church as it will cut costs. Andrea Anderson thanked Coral for the clear accounts and explanation.
10.	To appoint an Independent Examiner / Auditor for the Financial Year ending 31 December 2024. Coral confirmed that Ian Pudney is happy to continue to be our independent examiner and does so for free. Andrea Okafor proposed and Olga Williamson seconded the motion.
11.	To receive the Churchwardens' Report on the fabric, goods and ornaments of the Parish Church of St. Stephen, Norbury & Thornton Heath. Andrea Anderson thanked Mother Joyce for all she has done for us so far during the vacancy. Andrea advised that Mother Joyce has taken 55 services already and we have had 12 visiting priests so far. Andrea thanked Simon and Katy Lewis for making the Eric and Pat Pudney room as beautiful as it is. Andrea expressed sincere thanks to all members old and new for their support and also thanked all

	teams for keeping St Stephens up and running. She explained that we will be interviewing for the new priest on 4 th June 2024. Coral Martin thanked the wardens for all they are doing for St Stephens during the vacancy.
12.	To receive a Report on the proceedings of the Diocesan Synod and the Croydon North Deanery Synod. Kester introduced himself as a Deanery Synod representative. He explained that anyone can attend deanery synod meetings and encouraged us to come along and observe.
13.	To receive the Reports from Committees, Parish Representatives, Organisations and Groups. The reports were discussed briefly. Paula flagged the dates of the premises committee meetings. Lana advised that there were no safeguarding issues recorded for the year and encouraged those required to complete their safeguarding training. Mother Joyce thanked Pam and Aileen for the Wednesday services and the refreshments after the service.
14.	To appoint Scrutineer(s) if required. None required.
15.	Chair's Address – Mother Joyce expressed joy in her heart in being part of St Stephen's noting it as her base church where she finds grounding. She thanked everyone for their support explaining that she could not do it without us all. She urged us to keep growing in faith and fellowship and that the qualities we show as a church family are admired by others. Mother Joyce explained her role as Area Dean is a tough one, especially with 5 churches currently in vacancy. She highlighted that deanery synod is more active and she prays that this continues with each church sharing information about what their parish is about to. Kester expressed his thanks to Mother Joyce for all that she does for us all.
16.	To receive (if appropriate), the results of elections Parochial Representatives to the Parochial Church Council Angelina Okafor and Paige Gravesande both showed a keen interest. Paula advised that nomination forms were not obtained but if there are no objections, both could be elected now. Angelina Okafor was proposed by Coral Martin and Seconded by Tanya Grant. Paige Gravesande was proposed by Aileen Ross and seconded by Vanessa Cooper.
17.	Any Other Business – <i>none</i>
18.	Closing Prayer led by Mother Joyce.

8. REPORT FROM THE ELECTORAL ROLL OFFICER ON THE CHURCH ELECTORAL ROLL OF THE PARISH

Thank you all for assisting in the completion of the new electoral roll. The roll renews every 6 years.

The figures are as follows:

107 members on the renewed Electoral Roll for St Stephen's Norbury & Thornton Heath.

- 58 members live outside the parish
- 49 members live within the parish

Jennifer Braithwaite
Electoral Roll Officer.

9. REPORT OF THE PCC HONORARY SECRETARY TO THE ANNUAL PAROCHIAL CHURCH MEETING 2024 ON THE BUSINESS OF THE PAROCHIAL CHURCH COUNCIL AND THE AFFAIRS OF THE PARISH APRIL 2024 – APRIL 2025

The **PAROCHIAL CHURCH COUNCIL** met seven times since the last APCM, including one short meeting to elect Officers and the Standing Committee of the Council held immediately after the Annual Meetings on 21 April 2024.

The **Churchwardens**, Andrea Anderson and Lana Ruddock, were elected at the Meeting of Parishioners – held immediately prior to the APCM. Both Andrea and Lana officially took up their role as the 2023-24 Churchwardens and were sworn in by the Archdeacon of Croydon on Wednesday 12th June 2024.

The wardens will be sworn in for this year at St John's, Upper Selsdon Road, CR2 8DD on Tuesday 3rd June 2025 at 7.15pm. All are invited to attend.

Andrea is in her eighth year and Lana in her fifth year. Church Warden Measure 2001(3) states that ordinarily a warden is disqualified after 6 years of service. A resolution was passed at the Meeting of the Parishioners to decide that this 6-year rule does not apply.

Officer to the Council was also elected at the short post – APCM Council meeting:

- Paula Walkes was elected as Honorary Secretary to the PCC
- Coral Martin was elected as Honorary Treasurer to the PCC

The Treasurer is a member of the Incumbent's staff who was co-opted to the PCC at the short post – APCM Council meeting in 2024. Co-opted members have full voting rights on the PCC.

The following **Honorary positions** and appointments were also made at the post-APCM Council meeting:

Safeguarding Officers	Lana Ruddock, Sara Keane
Stewardship	Coral Martin
Parish Clerk	Coral Martin
Garden Steward	Veronica Cadogan
Hall Bookings Officer	Iona Nelson-Ashley
Hall Steward	Vicky Chafen
Hall Manager	Kester O'Connor

Historically, we have had the honorary positions of **Lawn Steward** and **Memorial Book Officer** but at present these positions remain vacant.

The Committee structure adopted in 2024 consisted of:

- The Finance Committee
- The Fundraising & Social Events Committee
- The Premises Committee
- The Incumbent and Churchwardens are ex-officio members of all PCC Committees.

The Standing Committee, which can make executive decisions between full Council meetings as necessary, was elected immediately after the 2024 APCM. It is composed of:

The Incumbent

The Churchwardens

The Treasurer to the Council

The PCC Secretary to the Council

During the Vacancy, the wardens were responsible legally for the church.

Attendance at PCC meetings *out of 20, we recorded a maximum of 19 and a minimum of 11.*

In accordance with the Church Representation Rules, a PCC can conduct business if a third of its current membership is present. Therefore, for this PCC, all meetings have been quorate / or business wasn't conducted.

Issues of note arising throughout the past year have included:

My third and final year as honorary PCC Secretary was enjoyable. Serving in this capacity has been both a humbling and enriching experience. Through the ups and downs, I've seen God move in ways I never expected. I've learned, grown, and been blessed to serve alongside many faithful and passionate people.

As I vacate this office, I am proud to be handing over to Nina Jevric-Stuwe. Nina's enthusiasm is admirable and I advised her to be patient with herself, as it will take time to feel confident in the role. I believe that you will pray for Nina as fervently as you have for me.

I would like to thank the PCC members for their support. It has been great working with you all and I am proud of our collective achievements during the vacancy. I would particularly like to thank Denise. I cannot think of a time when Denise has not been willing to help, be it with minutes or setting up the WhatsApp group chat.

The injection of a new incumbent, new secretary and new members, will ignite what is already a committed and passionate council. May God's presence be with you and continue to guide every decision you make for our church family and the community.

We remember, before our heavenly Father, all those who were either related to, friends of, or were members of our church family who passed away during 2024-25. May their souls rest in peace and rise in Glory.

Paula Walkes

Hon Secretary to the PCC.

10. TREASURERS REPORT ON BEHALF OF THE TRUSTEES as at 31st DECEMBER 2024

APCM 4th May 2025 - TREASURERS REPORT as @ 31st December

2024 St Stephen Norbury & Thornton Heath Financial report for 2024

and Forecast for 2025

INCOME for period 1 st January 2024 to 31 st December 2024		
	ACTUAL 2024	FORECAST 2025
Opening Balance as at 1 st January 2024 HSBC & NatWest		
VOLUNTARY INCOME –Standing Orders income= £30,862 Forecast 2024 was £35,000. We expected the income to be reduced in 2024 from 2023's income of £38k and set the forecast accordingly. Income was £2k below forecast. On average 60 members pay by standing order each month. Thank you to the small number of the congregation who increased their mandates for 2025. • Forecast 2025= £34,000 we are hoping to raise additional funds from increased donations and new members paying by standing order.	£30,862	£34,000
VOLUNTARY INCOME -Stewardship envelope = £5,951 Forecast 2024 was £6,500. We are encouraged the number of stewardship envelope donations has increased from 16 to 20 since Nov24. Members who have requested envelopes have said they feel much more organised giving this way. No scramble for loose change as the bag arrives. • Forecast 2025= £6,000- we are expecting a slight increase. Cautious forecast.	£5,951	£6,000
VOLUNTARY INCOME – COLLECTIONS AT SERVICES AND OTHER DONATIONS. Offertory/Collection Plate = £3,943 Forecast 2024 was £3,200-The weekly income fluctuates but is slowly increasing. The congregation are getting used to contributing to the weekly offertory again. • Forecast 2025= £3,500- We decided to go for a lower forecast this year. We do expect it to be higher but being cautious.	£3,943	£3,500
Donations-Flowers, Elements, Candles = £3,022 Forecast 2024 was £3,600 - We are encouraged the congregation are supporting this income stream. By paying £5 to dedicate the bread and wine at communion to celebrate events in their lives. The income from the candles is steady. The donations for flowers has been above what we expected. • Forecast 2025 = £3,400: • Elements £1,000, Candles £1,000 and special services, Flowers £1,400.	£3,022	£3,400

GIFT AID RECOVERED Forecast 2024 was £10,000. Gift Aid received was £7,365. This is the Jan-Sep24 claim. Outstanding claim for approx. £2,450 which will bring the total for 2024 just below the forecast of £10k. • Forecast 2025 remains the same £10,000. Legacy and Charity Donations = £398 Forecast 2024 was £nil. We received donations for Children's Society and Gaza which have been paid to these organisations. • Forecast 2025=£nil. We have not been notified of any expected legacies for 2025. No charity campaigns have been planned. Digital – SumUp = £1,289 Forecast 2024 was £1,200. The SumUp machine is being used more, especially at events. We have to find the best way to encourage use on Sunday's at offertory. Treasurer will contact Diocese team for advice. • Forecast 2025 remains at £1,200	£7,365 £398 £1,289	£10,000 £nil £1,200
CHURCH ACTIVITIES- INCOME FROM WEDDINGS, FUNERALS, HALL, SHED AND CHURCH HIRE. Wedding & Funeral services £3,571 Forecast 2024 was £7,000. There were no weddings held in 2024. Income was from funerals. Diocese fees of £250 due for two funeral since Oct24. • Forecast 2025 remains at £7,000. Kept forecast for weddings and funerals the same. HALL RENTALS: Hall Rentals: Regulars hires= £19,138; Ad-hoc = £6,555. Forecast 2024 was £29,000. The Hall income was below our forecast for 2024. There has not been the expected number of ad-hoc hires for 2024. • Forecast 2025 is £29,312. This remains the same. Expecting an income of £22k from regular hirers. We are being cautious with the forecast of ad-hoc income. However, we are hoping with the upgrades to the kitchen equipment will encourage more ad-hoc bookings. SHED £240 Forecast 2024-£720 Late payments for shed. Received early in 2025. • Forecast 2025 is £720. No fee increase.	£3,571 £25,693 £240	£7,000 £29,312 £720

GENERATING FUNDS - FUND RAISING ACTIVITIES Fund raising Events = £4,500.39 Forecast 2024 was £4,500. We held a Games Night, Quiz Night with Fish & Chip supper, Black History Month and Christmas Fair. All events were very well attended. We were on target with our fundraising forecast. Although we had a large outlay to purchase games for the Games Night. It was felt that a these would be an asset for holding future games nights. • 2025-Forecast 2025 is £5,500. Fundraising Committee to meet in March '25 to discuss future events. The plan is to raise targeted funds ie Quiz Night profit to cover the cost of replacing the Church Board.	£4,500	£5,500
INVESTMENT – rental of Beechwood Avenue Beechwood Avenue income= £16,963 Forecast 2024 was £19,944. We had repairs to the house. The estate agents used their contractors. These costs are deducted from the rent paid then balance sent to us. We have advised Foxton's that we will use our own contractors for certain repairs. • Forecast 2025 is £19,944. Rent has been held at the same price for 2025. PCC may consider increase for 2026.	£16,963	£19,944
Other income – £13,268 Forecast 2024 was £9,000. Generous donations towards organ repairs received. We withdrew funds from our CCLA saving account to cover the cost of our church insurance and other items as they became due when our bank funds were low. • Forecast 2025 £10,000. We are expecting to withdraw £10k from CCLA to cover the cost of the CCTV. Use of the funds in this way was approved at PCC.	£13,268	£10,000
INCOME - 1st January 2024 to 31st December 2024	£117,065	130,576

EXPENDITURE for period 1 st January 2024 to 31 st December 2024	ACTUAL 2024	FORECAST 2025
MAJOR CAPITAL EXPENDITURE- MAJOR REPAIRS OR NEW BUILDING WORK TO CHURCH BUILDING, HALL OR OTHER PCC PROPERTY INCLUDING REDECORATION. <u>MAJOR CAPITAL EXPENDITURE= £3,930</u> Forecast for 2024 was Enil. Repaired flat roof of hall after leak into cleaning cupboard. £1,150; redecoration of vestry £900; repairs to Beechwood Avenue £1,880 • Forecast for 2025 is £2,000	(£3,930)	(£2,000)
CHURCH ACTIVITIES – CLERGY EXPENSES, MISSION, FEES TO THE DIOCESE, SALARIES PLUS STAFFING EXPENSES AND PARISH SHARE FUND. MISSION = £420 Forecast 2024 was £2,700. Lower than expected. Donations made to Children's society, Gaza and Bishop's Lent Appeal. • Forecast for 2025 is £1050. Water Aid £100, Croydon Nightwatch £1050, Christian Aid £100, Croydon North Citizen £750 FEES TO DIOCESE = Enil Forecast 2024 was £1,420. No fees were paid to the Diocese during the interregnum. No weddings held during 2024. We owe the Diocese £250 for funerals held since October 2024. • Forecast 2025 is £1,470. Hopeful for more weddings in 2025. One booked for Feb 25. SALARIES & STAFF EXPENSES = £8,677 Forecast 2024 was £10,250 All payments made for cleaning church, hall, grounds organist, vergar and HMRC employer payments. • Forecast 2025= £8,700 PARISH SHARE FUND = £56,694.99 Forecast 2024 was £56,512. Forecast was corrected to be £182 more at £56,694.99pa. Our highest expense of £4,725pm for the Parish Share Fund paid to the Diocese. • Forecast 2025 is £57,262pa. All PCC's were requested to increase our share by 3.5%. Diocese have accepted a 1.5% increase from St Stephen's (£4,771.83 pm) with the understanding we will increase by at least 3% for 2026. PRIEST COSTS (DURING INTERREGNUM) 2024 = £582.79 Forecast 2024 was £1,200 due to paying priests to attend. • Forecast 2025 is £1,000	(£420) Enil (£8,677) (£56,695) (£583)	(£1,050) (£1,470) (£8,700) (£57,262) (£1,000)

CHURCH EXPENSES: CLEANING SUPPLIES, FLOWERS, INSURANCES, MAINTENANCE AND REPAIRS, PHOTOCOPIER AND PRINTING, CHURCH SERVICES, SUNDRIES AND UTILITIES. THE DIOCESE REQUEST THESE EXPENSES ARE SPLIT INTO RUNNING, TRADING AND UTILITY COSTS. <u>RUNNING COSTS: CHURCH SERVICES = £1,716.82</u> Forecast 2024 was £3,000. The cost of elements, candles, oil etc • Forecast 2025 is £1,850 reduced due to expenditure in £2024. <u>RUNNING COST - CLEANING SUPPLIES = £689.52</u> Forecast 2024 was £2,000. We are thankful that many of you took up the request to purchase black bags and toilet paper. This has helped to reduce the cost of cleaning supplies. • Forecast 2025 is £900 - We hope your generosity continues and we thank you. <u>RUNNING COST: FLOWERS = £1,463</u> Forecast 2024 was £1,400. Sincere thanks to Pam Pearce and her team of "Flower Ladies" who make our church look so beautiful. We are fortunate also that we received of £1,435 worth of donations towards the flowers. • Forecast 2025 is £1,400. We are hopefully that these generous contributions continue but predict possible expenditure to be £1,400 if none received. <u>RUNNING COST: GROUNDS – £4,003.99</u> Forecast for 2024 was 11,500 as these costs were combined with other expenditure category. Split for 2025. Due to the increase incidents of Anti-Social behaviour, disposal of rubbish and items left by homeless persons we are paying for the grounds to be cleared weekly. With the installation of CCTV, we expect a lot of this behaviour (and therefore the cost) to be reduced. The trees have been cut back at the front and trees causing damaging to the hall removed. This will not need to be repeated in 2025. Lawn mowers were serviced. The lawn has been mown during June to October by an gardener who gave us good rates. • Forecast for 2025 is £3,000 <u>RUNNING COSTS: MAINTENANCE & REPAIR= £10,616.43</u> • Church and Hall - £943.03 • Electrical (internal and external)- £2,886.84 • Gas Heaters-£1,781.37 • Organ- £5,005 Church and Hall Repairs carried out – Clear debris then paint membrane seal inside lower guttering along the church's north wall; jet washing of stonework along church; replaced fencing along the west garden, removed fencing along east wall.	(£1,717) (£690) (£1,463) (£4,004) (£10,616)	(£1,850) (£1,000) (£1,400) (£3,000) <i>See below</i>
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Forecast 2025=ANNUAL SERVICING AND REPAIR=£4,795 - ASG Ltd CCTV £1,000 - Electricity= £1,395 (<i>next annual check due 2028</i>) - Fire= 200 - Gas= £1,400, - Organ= £600 - PAT Testing=£200		(£4,795)
Forecast 2025=MISCELLANEOUS REPAIRS = £2,800 - Replacing pump in the basement will cost £150. - Hall roof = £750. - Expecting reduced damage to external lighting due to CCTV. Misc = £1,900		(£2,800)
<u>TRADING COSTS: CHURCH INSURANCE = £9,312.89</u> Cost insurance for Church building and hall. Forecast for 2024 was £9,540. Premium was lower than expected. However, due to break in we are expecting a significant increase in our premium for 2025. Forecast 2025 is £9,965.	(£9,313)	(£9,965)
<u>TRADING COSTS: Beechwood Ave= £487.65</u> Insurance for 2025 paid in Nov24. Forecast 2025 is £522. An increase of 7% on 2024 costs.	(£488)	(£522)
<u>TRADING COSTS: PHOTOCOPIER, PAPER & PRINTING=£3,821.60</u> Forecast 2024 was £3,000. This is the cost of leasing, usage and supplies for the photocopier. This includes the cost of printing cards for Easter and Christmas to distribute to the parish. Also additional paper for new service booklets. We received £870 refund due to change of leasing company. Forecast 2025 - £3,735 The aim is to reduce this.	(£3,822)	(£3,735)
<u>TRADING COSTS: SUNDRIES-CCLI LICENCE= £595.78</u> Cost of licence for us to be able to use material that has copyright protection. Forecast 2024 was £815 Forecast 2025 is £965. Expecting a small increase on the actual paid in 2024 for CCLI. New for 2025-Annual cost of Quick Books=£360.	(£596)	(£965)
<u>UTILITIES: CHURCH EXPENSES = £15,783.68</u> Forecast 2024 was £16,195 - The main costs are electricity at £5,633 and gas at £6,011 which, although has greatly reduce, is still a challenge to keep the usage/costs low. - Castle Water £949; - Crown Gas & Power £6,011; - Drax £8; - Positiv Energy £5,633;	(£15,784)	(£16,500)

• Veolia(refuse) £2,491; • Virgin Media £691. Forecast 2025 is £17,150. We still use Full Power Utilities to compare the prices across the energy companies and provide us with the best quotes. Positiv Energy and Crown Gas & Power still remain the best prices for us. The prices were set in October before the increase was announced. • Castle Water £950* • Crown Gas & Power £6,500* • Positiv Energy £6,400* • Veolia(refuse) £2,600* • Virgin Media £700* The external CCTV and alarm will be installed by ASG Ltd once the faculty has been approved by the Diocese. There will be a 4G router provided with an annual fee for maintenance which will cost the same as Virgin media. We hope to disconnect the Virgin media internet service as soon as we can. <i>*Forecast figure based on invoices paid Jan-Mar25</i>		
COST OF GENERATING FUND—		
FUNDRAISING EVENTS - £3,131.53 The cost of games for quiz night, speaker for BHM event. Cost of alcohol licences. Includes the cost of purchasing games. The cost of the coach trip to Canterbury cost £1,350. • Forecast 2025 is £3,200. This cost of the trip will be reflected in the cost of the ticket. We would like the visits and any other event to be self-funding as much as possible. Fundraising committee will meet in the new year to decide on events	(£3,132)	(£3,200)
<u>OTHER EXPENDITURE - £3,799 plus by £285.89= £4,084.89</u> £285.89 is the Year End adjustments taking into consideration prepayments and items accounted for in previous year. Other expenditure for items not listed above includes bank and digital machine charges. Purchase of refreshments and supplies for non-fundraising events ie Carol Service, licencing and weekly teas and coffees, cups for hot drinks. Hall deposit returns. Also eight new long tables and covers. • Forecast for 2025 is £2,300 Sunday school and Youth Alive with £250 each, purchase of items for the Carol Service, Christmas, Easter and refreshments. Wardens expenses. Annual fee for Quick Books.	(£4,085)	(£2,300)
	Actual INCOME & EXPENDITURE 2024	Forecast INCOME & EXPENDITURE 2025
	£117,065	£130,576
	(£126,013)	(£123,514)
Excess expenditure over income	(£8,948)	£7,062

Update on Break in

Break in June24 – which caused significant damage to:

- three external oak doors,
- leaded light window in Claudette McArthur room,
- Sound desk door and lock damaged.
- tablet used to stream services was stolen
- locked fireproof cabinet was ripped open with a crowbar
- safe bolted to shelf within fireproof cupboard stolen

As they could not remove or open the safe, they took the shelf the locked safe was bolted to. This contained £150 in cash used for float.

We purchased a Tablet at £110. The float has been replaced and is no longer kept on the premises.

Locksmiths attended on the day to make the building safe. Cost £1,210. The architect has advised the locks used will need to be changed. As locks in keeping with grade II listed building will have to be installed when the doors are repaired.

The cost of repair to the doors and leaded light window will be paid for by our insurance. Estimated value of repairs and replacements is £15,000. The Architect is pursuing the faculty application with the Diocese. Ecclesiastical Insurance have also said they will cover the Architect's fee as he is assisting us during this process.

New Projects for 2025

1. **CCTV** – due to the break in there has been much discussion regarding the installation of CCTV. The wardens met with various companies. They have chosen Associated Security Group who have offered installation of 9 CCTV cameras around the exterior with monitor located in the vestry. There is also an app which allows the wardens to view the cameras on their smartphones. The estimated cost will be £5,595 excl. VAT. Six movement alarm devices located within the nave. This will be activated by a key pad. Cost £2,673 excl. VAT. Additional costs for annual maintenance. The total cost will be approx. £8,268 plus VAT. The application to DAC to approve the faculty for the work to be carried out is in progress. We are expecting a positive response to the application early in 2025.
2. **Replacement of St Stephen's Church board.** Update of the internal Vicar's boards. Cost will be approximately £2,500 plus the cost of the sign writer to update the internal vicar's and new external board.
3. **New radio microphones** for sound system. Replacing the radio mics for the sound system. These will cost approximately £250 for two radio mics and a handheld.
4. A complete rewiring of the church. We have been quoted in the region of £70k. However, this has become more urgent. The heaters need rewiring as they have perished making the heaters on the south side unusable.
5. Redecoration of the church. The Architect has advised the crumbling walls need urgent attention. Trees and small saplings which were growing along the south wall have been cut back to encourage better drainage. However, the internal walls still need attention.
6. Replacing the sandstone step at the South West entrance. This has been an item on our past two quinquennial reports.

Edwards memorial – I received some very useful information from Ian regarding this money and the restriction on using it. The projects we have in mind (item 4, 5, and 6) sit within the restrictions laid out for using this money.

Church Hall Committee - The Priest, Wardens, Hall Manager and Treasurer met on 10th October 2024. Our current hirers rates have been increased by an average of £5 per month.

Finance Committee - The Finance committee met in February 2025 to discuss and set the new budget for 2025.

If you have any concerns or would like items relating to our finances send an email to me at treasurer@ststephensnth.co.uk

Thank you for taking the time to read this report.

Coral Martin

Hon Treasurer

Parish Church of St Stephen's Norbury & Thornton Heath |

Independent Examiner's Report to the PCC of St. Stephen's, Norbury & Thornton Heath

I report on the accounts of the PCC for the year ended 31 December 2024, which are attached.

Respective responsibilities of the PCC and the Independent Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. The examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 a full audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiners statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the regulationshave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed **IPPudney**

Mr Ian Pudney

25th March 2025

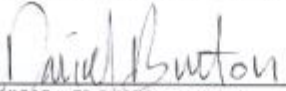
THE PARISH OF ST STEPHEN'S NORBURY & THORNTON HEATH
BALANCE SHEET AS @ 31ST DECEMBER 2024

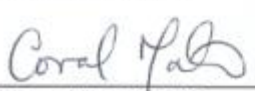
	2023	2023	2024	2024	
<u>Restricted Assets</u>					
Fixed Assets - 23 Beechwood Ave		510,000		510,000	Note (a)
Investments - The Edwards Mem. Fund		118,422		121,133	Note (b)
<u>Current Assets:</u>					
Sundry Debtors	755		0		Note (c)
CBF Church of England Deposit Funds (CCLA)	151,126		140,017		Note (d)
Prepayments	4,972		5,571		Note (e)
Bank Balances	12,465		14,782		
	<u>169,318</u>		<u>160,371</u>		
<u>Deduct Current Liabilities</u>					
Sundry Creditors	0		0		Note (c)
Net Current Assets		<u>169,318</u>		<u>160,371</u>	
Total Assets Employed		<u>797,740</u>		<u>791,504</u>	
<u>FINANCED BY:-</u>					
Unrestricted Funds as at 1st Jan	137,348		169,317		
Excess Income over Expenditure:	<u>31,969</u>	169,317	-8,947	160,370	
Asset & Restricted Investment Fund	547,158		628,423		
Revaluation in 2023	<u>81,264</u>	628,422	<u>2,711</u>	631,134	
		<u>797,739</u>		<u>791,504</u>	

Asset and Restricted Investment Fund

- a) The Freehold Title to 23 Beechwood Avenue given to the Parish at nil cost, RightMove estimate for Beechwood Ave (lower end of range) 31.12.24
- b) Investment Fund Shares of 5238.70 in the C.B.F. of the Church of England given to the Parish at nil cost. (The capital of this fund is 'Restricted' by the terms of 'The Edwards Memorial Trust'). Valued by CCLA via their statement letter as of 31/12/2024. Account number CB3016142-001
- (c) There are no sundry debtors or creditors for 2024. All invoices due for 2024 were paid by 31st December 2024.
- (d) CBF Church of England Deposit funds. Account number CB3035555-01
- (e) £5,571 Prepayments - 11mths CCL & Beechwood Insurance; 6mths Church Insurance.

The above accounts were approved by the Parochial Church Council and signed on its behalf by:


 VICAR FR DANIEL BURTON


 TREASURER CORAL MARTIN

DATE: 13th April 2025

DATE: 13.04.2025

THE PARISH OF ST STEPHEN'S NORBURY & THORNTON HEATH
Bank Reconciliation as at 31st December 2024

Opening Balances as @ 1st January 2024

HSBC	10,315.08	
NatWest	2,018.85	
CCLA	151,126.46	
		<u>163,460.39</u>
DEBTORS:		
Income-HSBC	105,914.16	
Income-NatWest as @31st Dec 24	11,150.79	
		<u>117,064.95</u>
Gross Income		280,525.34

CREDITORS:

Expenditure	-126,012.57	
Prepayments	-5,571.30	
Bank and Digital charges	-471.74	
CCLA Difference 31st Dec24	-11,109.10	
		<u>-143,164.71</u>
Gross Expenditure		-143,164.71

Closing as @ 31st December 2024

	HSBC	3,631.41	
	NatWest	11,150.79	
	CCLA	140,017.36	
Net Asset			<u>154,799.56</u>
			<u>292,160.19</u>

THE PARISH OF ST STEPHEN'S NORBURY & THORNTON HEATH
Statement of Financial Activities as at 31st December 2024 - INCOME

Type	Description	Amount
Regular giving	Voluntary Income	£30,862.15
Stewardship envelope	Voluntary Income	£5,950.61
Collection Plate	Voluntary Income	£3,943.00
Flowers, Elements, donations	Voluntary Income	£3,022.00
Gift Aid	Voluntary Income	£7,365.02
Charity income	Voluntary Income	£398.00
Digital Income	Voluntary Income	£1,289.00
	Voluntary Income	£52,829.78
Funeral	Church Activities	£3,571.00
Hall	Church Activities	£25,933.00
	Church Activities	£29,504.00
Fundraising	Generating Funds	£4,500.00
	Generating Funds	£4,500.00
Investment-Rent Income	Investment	£16,963.50
	Investment	£16,963.50
Investment CCLA	Investment	£10,890.00
Photocopier	Other income	£877.67
Donation-Organ repairs		£1,500.00
	Other Income	£13,267.67
	Total Income 2024	£117,064.95

THE PARISH OF ST STEPHEN'S NORBURY & THORNTON HEATH
Statement of Financial Activities as at 31st December 2024 -EXPENDITURE

Type	Description	Amount
Decorating	Capital costs	-£900.00
	Capital costs	-£900.00
Mission-British Red Cross; Bishop's Lent fund, Children's Society	Church Activities	-£420.00
Clergy-Interregnum	Church Activities	-£512.00
Hall deposit	Church Activities	-£50.00
Mtce organ	Church Activities	-£4,330.79
Parish Share Fund	Church Activities	-£56,695.00
Priest-Costs	Church Activities	-£70.79
Salaries - Cleaning, Organist	Church Activities	-£7,912.60
Salaries HMRC	Church Activities	-£764.40
	Church Activities	-£70,755.58
Cleaning supplies	Church Expenses	-£689.52
Flowers	Church Expenses	-£1,463.00
Grounds	Church Expenses	-£4,003.99
Insurance-Beechwood	Church Expenses	-£487.65
Insurance-Church	Church Expenses	-£9,312.89
Photocopier-Leasing	Church Expenses	-£1,987.92
Photocopier-Paper	Church Expenses	-£800.14
Photocopier-Usage	Church Expenses	-£593.94
Printing	Church Expenses	-£439.60
Repairs & Mtce Heaters	Church Expenses	-£2,886.84
Repairs-Basement	Church Expenses	-£80.00
Repairs-Beechwood	Church Expenses	-£1,880.00
Repairs & Mtce-Electrical	Church Expenses	-£1,781.37
Repairs-Hall	Church Expenses	-£2,013.03
Repairs & Mtce-Organ	Church Expenses	-£674.40
Services	Church Expenses	-£1,716.82
Sundries-CCLI & envelopes	Church Expenses	-£595.78
Utilities Electricity	Church Expenses	-£5,633.43
Utilities Gas	Church Expenses	-£6,018.48
Utilities Internet	Church Expenses	-£691.20
Utilities Refuse	Church Expenses	-£2,491.17
Utilities Water	Church Expenses	-£949.40
	Church Expenses	-£47,190.57
Coach to Canterbury	Generating Funds	-£1,350.00
Misc-Fundraising	Generating Funds	-£1,781.53
	Generating Funds	-£3,131.53
Bank & Digital machine Charges	Other expenditure	-£471.74
Misc	Other expenditure	-£2,189.47
Misc-Refreshments	Other expenditure	-£1,004.85
wardens	Other expenditure	-£82.94
	Other expenditure	-£3,749.00
Year end Adjustments:		
2024 Prepayments		£5,571.30
2023 Prepayments		-£4,971.58
2023 Sundry Debtors		-£755.00
Accounted in prior year		-£130.61
		-£285.89
Total Income 2024	£117,064.95	
Total Expenditure 2024		-£126,012.57
Excess		-£8,947.62



Return of Parish Finance
January to December 2024

Parish Name: ST STEPHEN'S
NORBURY & THORNTON HEATH

If the form is NOT completed for the entire parish,
please list below the churches included:

Parish Code (6
digits):

Deanery:
CROYDON
NORTH

Diocese:
SOUTHWARK

30 Are your accounts Receipts and Payments [X] OR Accruals [] ? (indicate ONE)

RECEIPTS/INCOME		UNRESTRICTED (nearest £)	RESTRICTED (nearest £)	PAYMENTS/EXPENDITURE		UNRESTRICTED (nearest £)	RESTRICTED (nearest £)
Voluntary giving				Costs of generating funds			
1	Regular giving	£ 36,813		17	Costs of fundraising activities	-£ 3,132	
3	Collections at services	£ 3,943		Church activities			
4	All other giving and voluntary receipts, including special appeals (recurring and one-off)	£ 4,709		18	Mission giving and donations	-£ 420	
6	Gift Aid recovered (regular giving and one-off donations)	£ 7,365		19	Diocesan parish share contribution	-£ 56,695	
7	Legacies received (capital value)			20	Salaries, wages and honoraria	-£ 8,677	
8	Grants (include recurring and one-off)			21	Clergy and staff expenses	-£ 583	
	Total voluntary giving	£ 52,830	£	Church expenses			
Activities for generating funds				22	Mission and evangelism costs		
9	Fundraising activities (gross proceeds)	£ 4,500		23	Church running expenses (including governance)	-£ 17,547	
Income from investments				24	Church utility bills	-£ 15,784	
10	Dividends, interest, income from property etc.	£ 16,963		25	Costs of trading	-£ 14,218	
Church activities				Major capital expenditure			
11	Fees retained by PCC (weddings, funerals etc.)	£ 3,571		27	Major repairs to the church building	-£ 1,020	
12	Trading activities (gross proceeds), NOT fundraising	£ 25,933		28	Major repairs to church hall/other PCC property including redecoration	-£ 3,852	
Other incoming resources				29	New building work to the church, church hall, clergy housing or other PCC property.		
13	Other receipts/income not already listed			Other expenditure			
PLEASE NOTE BRIEF DETAILS IN BOX E		£ 13,268		99	Other payments/expenditure not already listed	-£ 4,085	
Totals (from Financial Statements)		Unrestricted	Restricted	PLEASE NOTE BRIEF DETAILS IN BOX E			
A	RECEIPTS/INCOME	£ 117,065	£	Totals (from Financial Statements)		Unrestricted	Restricted
B	COMBINED TOTAL	£	117,065	C	PAYMENTS/EXPENDITURE	-£ 126,012	£ 126,012
PLANNED GIVERS AND LEGACIES				D	COMBINED TOTAL	-£	
14	Number of regular givers	70		CASH AND INVESTMENT BALANCES		UNRESTRICTED	RESTRICTED
16	Number of new legacies received in year	0		31	Cash and deposit balances (Receipts and Payments) OR Net Current Assets (Accruals) as at 31/12/24	£ 160,370	
				32	Investment assets as at 31/12/24	£	631,134

Please refer to the accompanying notes to help clarify what is included in each section. The item numbers refer to RPF notes, consistent with the guidance provided in PCC Accountability, 5th edn.

Name

Position

TREASURER

EMAIL OR TELEPHONE

DATE

26/03/25

Looking back across 2024, was there any exceptional financial activity affecting movement on cash and investment balances? Please provide details in this box

12. CHURCH WARDENS REPORT INCLUDING COMMENT ON THE FABRIC AND ORNAMENTS FOR THE YEAR ENDING APRIL 2025

Church Grounds - Update on break-in June 2024 at St Stephen's.

After meeting with our Architect all damage was assessed, insurance payment agreed and works have now been completed.

As a direct result of the break-in a decision was made to review our current security and install CCTV.

Special permission had to be granted before any work could take place as the church has listed building status. This permission was finally given and CCTV is now successfully installed.

The church has also been alarmed for intruders and instruction/information on how to use the alarm is with Father Daniel.

Other items which were damaged during the break-in have also been replaced under the insurance and a new fire cabinet has been installed in the sacristy.

The CCTV has so far had a positive effect on the anti-social behaviour in the church grounds which has greatly reduced. Signs are in place which clearly state CCTV is in operation.

A monitor capturing all movement inside St Stephen's perimeter is now housed in the sacristy.

13. 2024 – 2025 REPORT ON THE PROCEEDINGS OF THE CROYDON NORTH DEANERY SYNOD AND SOUTHWARK DIOCESAN SYNOD

The Croydon North Deanery Synod is made up of elected members of a Deanery Leadership Team (DLT), clergy, and elected lay members of each of the churches in the Croydon North Deanery area.

Aims: to deliver the objectives of Southwark visions in the deanery, Christ-centered, Outward-focused.

The DLT meets 2 weeks before the Deanery Synod to plan the agenda for the forthcoming synod, which meets thrice yearly, in Spring, Summer, and Autumn in churches within the 12 parishes.

St Stephen's Deanery Synod representatives are:

Mr Kester O'Connor
Mrs Ruth Mbabazi
Mrs Veronica Cadogan

Presently, 3 parishes are currently in vacancy, namely, St Jude with St Aiden and the United Benefice of South Norwood, which is Holy Innocence and St Mark. Obtaining a vicarage is the priority for St. Jude with St. Aidan, hopefully, this will be resolved after Archdeacon Greg Prior returns from his sabbatical in April 2025. Revd Ada is the Priest who supports St Mark's Church. The Revd Charlie Bell helps to cover some of the 8am services, while Mtr Susan continues to support Holy Innocents with the support of Revd Barbara Gentillia, other members of the clergy, and the Churchwardens.

Since the 2024 APCM, there have been many activities within the parishes, as well as appointments to new roles within the Diocese of Southwark.

Celebrations and Services

Synod welcomed – Fr Jon Fox, Curate, who was ordained as a Priest at All Saints, Upper Norwood on the 6th July 2024.

Fr Joshua was ordained as a Priest at St Alban's on the 7th July 2024.

Synod and St Stephen's Church welcomed Revd Daniel Burton on 7th October 2024.

Synod and St Paul's Church welcomed Revd Solomon Ekiyor on 15th September 2024.

Croydon Citizens' newly appointed Co-ordinator, Zhane Wallace, was welcomed by the Deanery Synod. She outlined her role, including attending Deanery Synod, providing training to churches, and involvement with Be Well and mental health. She's happy to be contacted via email or phone. Her contact details are – mobile - 07300889351, email address is: zhane.wallace-mckenzie@citizensuk.org.

Newly elected Clergy and Lay reps at Diocesan Synod - Fr Antonio Fuerte and Fr Tomos Reed were elected as the Deanery's Clergy Representatives on the Diocesan Synod.

Dayo Olumo, re-elected, and Camila Bucknor are the Diocesan Synod Lay Representatives.

Topics discussed at Deanery Synod included:

Marie Williams, our speaker, outlined her role as a Bishop of Southwark's appointed Lay Champion. These included recognising the value by raising the profile of, nurturing, and affirming the Lay Ministry.

Croydon Citizens campaigns.

Safeguarding Training. Safeguarding Foundation Course, available online. All PCC members should undergo the required training and be DBS checked. The Area Dean made it clear that anyone who refuses to participate in the required training will be asked by Southwark Diocese to stand down from their post. Safeguarding should be a standing agenda item at PCC meetings and Deanery Synod. Attendees were reminded of what is involved in 'good practice'. Examples of 'good practice' were shared. With regards to the role of a Deanery Safeguarding Officer, the person would be expected to collate information about safeguarding from the diocese and other external sources to share at a deanery level.

Parish Support Fund –

The Parish Support Fund for Croydon North Deanery met its pledges for 2024. These pledges were accepted by the diocese.

Around the Parishes segment in the Deanery Synod's agenda continues to be a good source of information.

ST JOHN'S work with children's church is going from strength to strength. 30 children are attending Sunday School. 'Messy church', which meets every 2nd Sunday of the month, had a recent attendance of 600 children and adults. Playtime during term-time, 9.30 – 11am had 400 children attendees 0-5 years.

ST PAUL'S Funding Appeal met. The parish was successful in raising the required £10,000, match funded by £10,000 to purchase a new boiler. The church currently has 1 working boiler. The church has a growing congregation with 15 children in Sunday School, supported by 4 teachers for the different age groups.

ST LUKE'S Meeting – the revised scheme will be presented at a planning meeting with the council.

ST ALBANS The food bank continues to support the local community, and synod attendees were thanked for their contributions and support. A toddler group was recently launched and attended by 70 children and adults.

HOLY INNOCENTS has been working with Croydon Community Energy on heating panels for the roof to provide the energy for the potential heating system. Holy Innocents is one of the 3 projects in Croydon.

Southwark Diocesan Synod

New Bishops - The Revd Canon Dr Chigor Chike is the new Archdeacon of Lewisham & Greenwich. The new Bishop of Woolwich is The Rt Revd Alastair Cutting,

The Diocese of Southwark announced the newly-elected General Synod members – the Revd Dr Charlie Bell and the Revd Nicholas Lebey. Chair of Laity- Rebecca Chapman.

Embedding of Southwark's vision – Christ-centered, outward-focused across everything.

The focus was on Mission and Vision, Christ-centered.

Moving towards a silver award by 2027.

2024-2025 endorsed by Synod in 2023.

Anti-racist Charter – is it on the noticeboards in churches?

Celebration of Lay Ministries 2025.

Southwark Diocese made the following announcement. This year, we are celebrating our Lay Ministers at Candlemas on **Sunday, 2 February**. We are delighted that so many people are involved in sharing God's good news with those around them and working with others in their churches and communities to show God's love to all.

Youth engagement – who in the deanery will champion the church and young people?

The annual budget was approved for £30 M.

The Diocesan Board of Education spoke about participation as school governors in church schools.

14. REPORTS FROM COMMITTEES, ORGANISATIONS AND GROUPS

Safeguarding – Parish Safeguarding Officers – Lana Ruddock & Sara Keene

The Church remains committed to promoting and supporting an environment which ensures that all who attend are and feel welcomed, encouraged, respected and safe.

By way of background, the PCC originally adopted “A Safe Church” in May 2009. This is a Diocesan resource supporting Parishes by providing guidelines and policies to enable us to achieve this. This resource undergoes regular reviews by the Diocesan Safeguarding team and we are advised of any revisions made, which we in turn make to the hard copy of “A Safe Church” which is available at the back of Church.

As a parish, we have agreed statements and policies on Safeguarding Children, Adults who may be vulnerable and those suffering from domestic abuse. These statements are displayed in the Church Hall and on the blue noticeboards at the back of Church, and are reviewed on a regular basis.

Safeguarding is a standing item on the agenda of the PCC, and it is excellent that the Lead PSO is a serving member of the PCC, which is recommended good practice. Sara Keene the other PSO is still in the process of completing the relevant training.

The PCC were advised of changes to DBS checks [i.e. 3years instead of 5years] this process was completed by those in the Church who require them. This included new checks for new volunteers.

The Leaders and Teachers in Youth Alive & Sunday School have also been advised of the on-line training that they need to complete. Also quite a lot of online training has been completed by servers etc. also Foundation training was done at St Pauls Church in January 2024 and was attended by some.

A safeguarding Audit was completed on the 31st January 2025.

As a Church family, we remain committed to promoting and supporting an environment which ensures that all who attend feel welcomed, encouraged, respected and safe. This has been demonstrated by our commitment to ensure all required training has been or is in the process of being completed.

There were no safeguarding issues raised under these procedures during 2024.

Lana Ruddock [Lead Parish Safeguarding Officer]

Sara Keene [Parish Safeguarding Officer]

The Serving Team Report

Firstly, I wanted to reflect on just how well the serving team did whilst we were still in the interregnum (between APCM and September 24).

I am really happy to report the size of the serving team has recently increased by three (One has just debuted and the other two to follow soon). I am grateful to all the servers who have shown so much flexibility in the last year and they have adapted well and become multi-skilled in different roles for our main Sunday service and also in the services marking Festivals

I enjoyed the Sunday I went in with the Sunday School, where I lead a session about the serving vessels, vestments worn and the different colours used in Church to cover the different seasons. I am also looking forward to the next session and will hopefully get some of the children to consider becoming servers.

I would like to particularly thank Pamela Pearce who continues to care for all the linen used in Church.

Following the success of the last “great wash” of Cottas and Albs I will look to do this again, but will include the cassocks as well as the cottas and albs, so the serving team is always looking smart for services.

Lastly, I am always looking for new servers to join the team – no previous experience needed, no age or health limits, as we can find a role for you and appropriate training will be given! Please speak to me, Father Daniel (or one of the servers for the low down) if you have any interest in any of these positions.

Thanks,

John Keene – Head Server and Sacristan

Annual Report For The Premises Committee

The year under review was one that I will remember because of the help and support I received as Chair. There were four cleaning mornings and our committee meetings for the period under review. We have a core group of persons that always support the cleaning mornings for which I am very grateful.

St Stephens has been blessed with a new Vicar (Fr Daniel Burton) his arrival has helped streamline the duties of the Premises Committee which has given me better understanding of the purpose of the committee. Now that our duties have been redefined we can focus on the upkeep of the lovely church building.

My vision for the year ahead is to beautify the grounds of the church with flowers. We as a committee have a gardening morning carded for early in the Autumn and we will be engaging the help of the younger members of the congregation.

Below are the dates for cleaning mornings and committee meeting for the year.

I look forward to working with all members of the congregation to continue to contribute in helping the church to make a positive impact on the community.

Cleaning Dates 2025	
12/04/2025	10:30 am - 2:00 pm
12/07/2025	10:30 am - 2:00 pm
11/10/2025	10:30 am - 2:00 pm
13/12/2025	10:30 am - 2:00 pm

Committee Meeting	
26/02/2025	7:00 pm - 9:00 pm
15/05/2025	7:00 pm - 9:00 pm
11/09/2025	7:00 pm - 9:00 pm
20/11/2025	7:00 pm - 9:00 pm

- Gardening morning 13.09.2025

Sally Gale Mc Neil-O'Connor,
Premises Committee Chair

Fundraising and Social Committee

A very successful Pancake Day took place on Shrove Tuesday. Father Daniel had the idea and we will take this event forward to hold annually,

The next meeting of the group is due to take place on the 19th of March a special thank you to all the members who have worked so hard last year to come up with new and established activities for all church members and visitors especially during our vacancy.

A meeting is booked to take place on the 19th March new members are always welcome if you are interested please contact Andrea Anderson.

Activities booked for the first part of 2025 are:

10th May - Quiz night with fish and chips supper. More details to follow.

Mid June – coach trip to the seaside. Hastings is looking very popular. A 53 seater coach is being booked for this event. Costings and more information will be available after the 19th March meeting.

July/August - Summer BBQ in the vicarage gardens. More information to follow.

A full event diary will be added in the newsletter.

Andrea Anderson.

Friendship and Fellowship Group

Since starting the group, we continue to meet every second Saturday in the month at 10.30am in the church hall.

The numbers are steadily growing, and as the name implies, we are all seeing this amongst the current members.

We strive to, and have been having important talk talks and presentations each meeting. These have been both very informative and educational.

My hope is that more people will join us, not only within the Church but from the wider community.

I pray that God will provide knowledge and aspiration to us, bringing people together, to help in banishing boredom, and loneliness in one's life.

Looking forward to a brighter future. **Blessings, Iona Nelson-Ashley.**

St Stephen's Choir

The Choir is seasonal. We perform during both the Christmas and Easter time to give a lift to the service at those times of the year. The choir is made of members of the congregation who volunteer their time after our Sunday service to make it possible to give the service a lift.

I would like to thank the volunteers for their continued time and efforts they give to the choir, I hope that one day the choir will be a permanent fixture in our services. **Kester O'Connor**

Flower Arrangements- Pam Pearce & Veronica Cadogan

Flower arranging this year has been a fairly quiet one for the flower arranging team apart from Father Daniel's induction and one Wedding. We are always willing to do arrangements. If anyone has a special occasion to celebrate please speak to Veronica or myself, and we would be pleased to discuss this with you. **Pam Pearce.**

Garden Steward – Veronica Cadogan

A few people very kindly maintain plots around the church grounds but we would really appreciate having more people committing to adopting a plot on an ongoing basis. Many thanks to those who do contribute their efforts to helping out and please come forward and volunteer! I would be very pleased to discuss this with anyone who may have a spare moment to give their gardening talents to the church.

Contributions of plants and/or shrubs are always welcome but please let me know if you are giving something so that the planting can be properly arranged.

Brian Halfacre's gardening outside the church hall exemplifies the continued faithful and notable contributions to the maintenance of God's acre. Allocation of gardening plots helps to share the burden of this heavy workload. If you have time to offer, please speak to me.

Veronica Cadogan.

Sunday School – Paula Walkes, Tanya Grant, Charlotte Perry, Sheldon Lawrence, Vaneese Warner

Sunday School at St Stephens continues to grow as we are blessed with new children joining us. The Sunday School runs every 2nd to 5th Sunday of the month following the school calendar where possible.

The structure of Sunday School follows the gospel reading used in the church service.

We replicate the Gospel readings in an age-appropriate format using arts, crafts, quizzes and games. This allows the children to discuss the readings with their families and we encourage this to enhance their development.

We are continually impressed by the knowledge of young people and it is a pleasure to assist them as they grow in their faith by being admitted to Holy Communion.

A special thanks to Vaneese for coming forward to join our team as a Sunday School Assistant. We still welcome volunteers, and ideally would like another two members, so that a proper rota can be put in place. That being said, a continuous commitment is not necessary; we are grateful for whatever commitment can be given to this rewarding ministry.

For all who would like to be involved in working with the young people in Sunday School, please contact us directly as we would love to have your support.

Welcome Team

The wardens currently complete the welcomers rota. Please speak to the wardens if you would like to join the welcome team or assist with completing the rota.

Youth Alive- Denise Gravesande and Garikai Garwe

Youth Alive have had a successful year, meeting twice/three times a month where we hold constructive and thought provoking conversations about our faith and the challenges of young people today. We have also seen some of the older members of YA (Paige and Angelina) plan and deliver sessions to the group, gaining leadership experience and helping to foster a collaborative culture. We continue to look forward and the current focus is increasing our direct involvement with the church community, in particular through creating opportunities for more involvement with Mass - where our members can already be seen with regular serving and in attendance on family service.

Youth Alive Leaders

Denise and Garikai

15. TO RECEIVE THE VICAR'S REPORT AND CHAIR'S ADDRESS

Much of the past year at St Stephen's was, of course, spent in Vacancy without a full-time stipendiary Vicar in office. However, St Stephen's very much held its own during this time, continuing to be an active parish church with regular Eucharistic services, social and fundraising events, and so on.

During my interview to become Vicar of St Stephen's, the Bishop of Croydon made a point of noting how well St Stephen's had dealt with a lengthy Vacancy, paying tribute to our Church Wardens, Andrea Anderson and Lana Ruddock, and the whole regular congregation. My thanks are due here as well – as an incoming incumbent, it is so much more pleasurable to walk into a house well-ordered than not. The weekly 10am Sung Eucharist was maintained every Sunday throughout the vacancy; numbers held up; pastoral offices, such as baptisms and funerals, continued to take place; events happened, such as a pilgrimage to Canterbury, a quiz night, and so on. Particular thanks need to go to our own Mother Joyce Forbes, whose priestly ministry at St Stephen's was - and continues to be - appreciated beyond measure, her leadership during the vacancy and beyond being invaluable. St Stephen's even managed to survive a (heartbreaking) forced entry and burglary in June 2024 which rendered much damage to the church building and fabric, the necessary repairs and installation of CCTV and alarms only having just been completed.

I was collated and inducted Vicar of St Stephen's, Norbury & Thornton Heath, on 7th October 2024. It was obvious to myself, my family, and all those who came to support that the people of St Stephen's care about this church enormously and are excited about our parish church's future. The collation and induction was a roaring success and a night to remember, with a stellar service and outstanding refreshments and celebration afterwards in the church hall. Thank you so much to all who contributed, volunteered, or helped in any way on 7th October.

My family and I were welcomed in style, a testament to the character of St Stephen's as a church community.

It takes time to settle-in as a new Vicar (especially when it is your first time being a vicar/a first incumbency!). However, I have been delighted and honoured to serve in this parish in my first 5-6 months. It has been a busy time. After the induction we quickly had to pull ourselves together to celebrate Harvest festival, Black History Month, the festival of All Saints and All Souls, Remembrance Sunday, and then Advent and Christmas. All the services and events during this period of time seemed to go exceptionally well, with very good attendance and participation in our Black History Month event and at all the additional services, such as our All Souls Sung Eucharist, Christmas carol service, and Midnight Mass. We also successfully organised our annual Christmas Fair on 30th November. During this time, we have seen regular attendance at our services gradually increase – after our numbers declined significantly during and after the Covid-19 pandemic, we are now back to a place where our Sunday 10am Sung Eucharist very rarely drops below 60 persons in attendance, there quite often being substantially more than that.

It has given me great joy to restore our fuller package of regular worship at St Stephens. Our Wednesday Eucharists were kept going during the vacancy, but our Saturday and weekly Sunday 8am services have now been restored, as well as the addition of morning prayer being said on most Thursdays. During Lent, we have continued the tradition of having Stations of the Cross on Friday evenings, and daytime and evening Lent courses being very well attended. Over the next year, I would like to look at how we can further enrich our regular pattern of worship, as well as opportunities for growth in spirituality and fellowship, such as more courses/study groups and social activities.

Other key aims over the next year are going to be looking at how we do mission and outreach to our local community and parish; how we can grow and develop our engagement with young people, working with our existing Sunday School and Youth Alive groups; and making the most of our church site, looking at how the grounds can be beautified and utilised better, including our church hall. Supporting our work on pastoral care will also be a priority, particularly working closely with our Commissioned Pastoral Lay Minister, Aileen Ross; as well as how we increase our giving and fundraising to make sure we pass on our church to future generations with a healthy balance sheet (a huge thank you to Coral Martin, our Treasurer, who has managed our finances over the past year and compiled our accounts for 2024).

Thank you to all who have served on the PCC over the past year. A huge thank you to Paula Walkes who has been our PCC Secretary and will be standing down at this APCM; please keep Nina Jevric-Stuwe who will be succeeding her in your prayers. Furthermore, a massive thank you to all who help toward the day-to-day running of St Stephen's in any way, shape or form, some of which can be seen in reports from those who lead specific areas of our church's life and witness to Christ. The list of names is long indeed!

Please keep me in your prayers over the next year as I continue to settle in at St Stephen's. A big thank you to all who have supported me personally, especially to my wife, Charline. May God bless us as we serve him and his kingdom here in Norbury & Thornton Heath over the next year.

ST STEPHEN'S PCC

England & Wales - Charity number 1161512

Accounts

TREASURERS REPORT ON BEHALF OF THE TRUSTEES as at 31st DECEMBER 2023 - APCM 21st APRIL 2024.

Dear Parishioners,
My name is Coral Martin. I took over as Treasurer from Oscar Riba-Thompson last year. I have continued his modernisation of the way our bookkeeping is recorded. This continues to be a work in progress. The accounts below are shown as the:

- Balance Sheet,
- Statement of Financial Activities,
- Independent Examiners Report,
- then my notes on the accounts at the end.

I hope the notes provide a clear and easier to understand picture of our accounts.

BALANCE SHEET AS @ 31ST DECEMBER 2023

	2022	2022	2023	2023	
<u>Restricted Assets</u>					
Fixed Assets - 23 Beechwood Ave		439,000		510,000	Note (a)
Investments - The Edwards Mem. Fund		108,158		118,422	Note (b)
<u>Current Assets:</u>					
Sundry Debtors	13,613		755		
Prepayments			4,972		
Bank Balances	28,172		12,465		
CBF Church of England Deposit Funds (CCLA)	<u>99,301</u>		151,126		Note (c)
	141,085		169,318		
<u>Deduct Current Liabilities</u>					
Sundry Creditors		<u>-3,737</u>	0		
Net Current Assets		137,348		169,318	
Total Assets Employed		<u>684,506</u>		797,740	
<u>FINANCED BY:-</u>					
Unrestricted Funds as at 1st Jan	95,054		137,348		Note (d)
Excess Income over Expenditure:	<u>42,294</u>	137,348	31,969	169,317	
Asset & Restricted Investment Fund	534,266		547,158		Note (d)
Revaluation in 2023	<u>12,892</u>	547,158	81,264	628,422	
		<u>684,506</u>		<u>797,740</u>	

Asset and Restricted Investment Fund

- a) The Freehold Title to 23 Beechwood Avenue given to the Parish at nil cost, RightMove estimate for Beechwood Ave (lower end of range) 01.02.24
- b) A £5,238.70 Investment Fund Shares in the C.B.F. of the Church of England given to the Parish at nil cost. (The capital of this fund is 'Restricted' by the terms of 'The Edwards Memorial Trust'). Valued by CCLA via their statement letter as of 31/12/2023
- c) The increase in this figure is due to the transfer of £45,000 to CCLA plus interest received on the investment for 2023.
- d) Unrestricted funds- monies we can spend for services and the upkeep of the church.
- Restricted funds - are the fixed assets or investments we cannot use without adhering to the terms of the investment (i.e. selling Beechwood Ave or use of the Edwards Memorial funds).

The above accounts were approved by the Parochial Church Council and signed on its behalf by:

CHURCH WARDENS	<u>ANDREA ANDERSON</u>	<u>LANA RUDDOCK</u>
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TREASURER

CORAL MARTIN

DATE

16th March 2024

THE PARISH OF ST STEPHEN’S NORBURY & THORNTON HEATH STATEMENT OF FINANCIAL ACTIVITY AS AT 31 ST DECEMBER 2023-INCOME Plus INCOME FORECAST FOR 2024						
Title		2023 actual income	Total actual Income 2023		Proposed income for 2024	Gross income forecast
		OPENING BALANCE as 1 st Jan 2023 £28,172			OPENING BALANCE as 1 st Jan 2024 £12,465	
VOLUNTARY INCOME	- PLANNED GIVING - ENVELOPE - DIGITAL (CONTACTLESS) - OFFERATORY ELEMENTS, CANDLES etc - LEGACY - COLLECTION FOR GAZA	£38,174 £6,440 £1,176 £2,623 £3,720 £51,474 £500			£35,000 £6,500 £1,200 £3,200 £3,600 £nil £nil	We expect the figure for Voluntary income to be reduced in 2024. We have lost significant income due to members moving or passing away. We were fortunate to have been gifted £51k as part of the legacy received from Christine Evans estate. We have not been notified of any legacies to be gifted to St Stephen's in 2024.
		TOTAL VOLUNTARY INCOME £104,107			Proposed income for 2024 £49,500	
CHURCH ACTIVITIES	HALL HIRE- - REGULAR - OCCASIONAL - SHED WEDDING SERVICES - FUNERAL SERVICES	£16,952 £ 4,590 £ 360 £ 6,463 £ 6,426			£22,000 £ 7,000 £ 720 £ 3,500 £ 6,500	The decision was made to keep the increase for the regular hirers lower for 2024 to retain their regular booking. Occasional hire increased from £50 to £55 per hour. Expecting income from hall hire for local and national elections at approximately £1,000 per day. One whole shed and half of another are hired. The rate remains the same. No weddings booked for 2024 at present. Cannot predict funerals. Rounded up income from 2023 wedding and funerals for 2024.
		TOTAL CHURCH ACTIVITIES £33,791			Proposed income for 2024 £39,720	
GENERATING FUNDS	CHRISTMAS FAIR & BLACK HISTORY MONTH EVENTS	£1,444			£4,500	Fundraising committee planning more events: Games Night, Quiz Night, Film Nights, Summer Coach trip, BBQ, Karaoke, Black History Month, Christmas Fair.
		TOTAL GENERATING FUNDS £3,511			Proposed income for 2024 £4,500	
GIFT AID	CLAIMS RECEIVED-DONATIONS FOR 2022 & 2023	£14,958				£10,000
		TOTAL GIFT AID £14,958			Proposed income for 2024 £10,000	

INVESTMENT INCOME	RENTAL- BEECHWOOD RD excluding payments for repairs.	£14,013			£19,944		Increased to £1.900per month less 12.5% management fee= £1,662per month.
		TOTAL INVESTMENT INCOME £14,013			Proposed income for 2024 £19,944		
Other income	Various donations	£5,891			£9,000		Generous ad hoc donations received for flowers, replacement of altar candles. No visit to Walsingham planned for 2024.
	WALSINGHAM	£2,067			£nil		
		OTHER INCOME £7,958			Proposed income for 2024 £9,000		
	Income and Bank as at 31st December 2023		£205,452		Income and Bank as at 31st December 2024	£145,129	

THE PARISH OF ST STEPHEN'S NORBURY & THORNTON HEATH STATEMENT OF FINANCIAL ACTIVITY AS AT 31ST DECEMBER 2023- EXPENDITURE Plus EXPENDITURE FORECAST FOR 2024							
Title		2023 actual income	Total actual Income 2023		Proposed expenditure for 2024	2024 Gross Expenditure forecast	Notes on proposed expenditure
CHURCH ACTIVITIES	Clergy Expenses & Clergy during Interregnum	(£495)			(£1,200)		All clergy expenses and cost of cover from retired clergy during interregnum.
	Mission	(£3,908)			(£2,700)		Donation to be made to International and local charities.
	Parish Share Fund	(£55,404)			(£56,512)		PCC agreed 2% increase for our 2024 contribution.
	Fees to Diocese	(£1,420)			(£1,420)		Fees to Diocese to remain the same.
	Salaries	(£8,067)			(£10,250)		Round up of increased costs of salaries.
	TOTAL CHURCH ACTIVITIES (£69,294)				Proposed expenditure for 2024 (£72,082)		
CHURCH EXPENSES	Cleaning Supplies	(£2,765)			(£2,000)		Cost of cleaning supplies and professional deep clean of carpet in C. McArthur room. Aim is to reduce this cost by changing cleaning products supplier.
	Flowers	(£1,322)			(£1,400)		Cost of Church flowers.
	Insurances	(£9,114)			(£9,540)		Insurance for Church and Hall. Estimated increase of 5% for 2024.
	Maintenance	(£6,997)			(£7,347)		Forecast 5% increase for 2024. Annual cost of maintenance Organ, Fire Extinguishers, Electrical, Gas and PAT Testing.
	Photocopier & Printing	(£2,889)			(£3,000)		Maintenance, hire and supplies for photocopier. Also purchase of paper.
	Services	(£2,546)			(£3,000)		Cost of Elements,

						Candles, Weekly Service sheets. Rounded up costs for 2024.
	Sundries	(£2,150)			(£815)	Cost of using digital services-SumUp, Easy Giving. Cost of Copyright licence. Greatly reduced for 2024 - No cost for Quinquennial Report.
	Utilities	(£16,860)			(£16,195)	Combined cost of utilities for Church and Hall. Expected to be slightly lower due to the reduction of Electricity and Gas charges.
	TOTAL CHURCH EXPENSES				Proposed expenditure for 2024	
					(£44,643)	(£44,017)
CAPITAL COST	Capital Expenditure	(£4,020)			(£nil)	Cost of new hall doors. No Capital Expenditure planned for 2024.
	TOTAL CAPITAL COSTS				Proposed expenditure for 2024	
					(£4,020)	£nil
COST OF GENERATING FUNDS	Fund Raising costs	(£166)			(£1,000)	Costs for obtaining alcohol licences and other costs associated with running social events.
	TOTAL COST OF GENERATING FUNDS				Proposed expenditure for 2024	
					(£166)	(£1,000)
OTHER EXPENDITURE	Miscellaneous	(£10,014)			(£11,510)	Cost of Beechwood Ave insurance. Maintenance of Grounds. Additional cost of security due to anti-social behaviour on church grounds.
	Walsingham	(£2,067)			£nil	No visit to Walsingham planned for 2024.
	Not classified elsewhere	(£346)			(£430)	Bank Charges. Annual cost of software licence, Printer ink.
	Movement to Savings	(£45,000)			(£nil)	Transfer to savings depends on any legacies or large donations received.
		OTHER EXPENDITURE			Proposed expenditure for 2024	
					(£55,360)	(£11,940)
	2023 TOTAL EXPENDITURE				Proposed Total expenditure 2024.	
					(£173,483)	(£105,159)
	Income and Bank as at, 31 st December 2023		£205,452		Income and Bank as at 31st December 2024	£145,129
	2023 Total Expenditure		(£173,483)		Expected Expenditure for 2024	(£105,159)
	Excess income over expenditure.		£31,969		Excess income over expenditure	£39,970

Independent Examiner's Report to the PCC of St. Stephen's, Norbury & Thornton Heath

I report on the accounts of the PCC for the year ended 31 December 2023, which are attached.

Respective responsibilities of the PCC and the Independent Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. The examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 a full audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiners statement

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

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

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the regulations

have not been met; or

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

Signed **IDPudney**

Mr Ian Pudney

14th March 2024

NOTES ON THE BALANCE SHEET

- **RESTRICTED ASSET-** Restricted assets are the Fixed Assets, such as Beechwood Avenue and the Investments known as the Edwards Memorial Fund. Therefore, if we apply to release any income the use of the funds has to comply with the terms placed on the use of the asset. Eg. We can withdraw funds from the Edwards Memorial Fund, but we have to present detailed paperwork of how the money will be spent and this can only be used for Capital Expenditure on the Church building. We will be applying to withdraw funds from this fund to upgrade the electrics within the Church building.

There has been an increase of **£81k** in the value of our Restricted Assets.

a) £71k for Beechwood Ave and

b) £10k interest earned on the Edwards Memorial Fund.

- **CURRENT ASSETS-** This is the income owed to us.
Sundry Debtors-£755 is income due from HMRC for gift aid on donations received in Dec23 not claimed before 31st Dec 2023.
Prepayments- invoices paid in 2023 for services being used in 2024 ie Insurance Jun23-Jun24 six months charged to 2023, six months shown as prepaid for 2024.
The CCLA income increased by £45,000 as income transferred from current account to savings the extra £6k is interest received on the investment over the year.
- **CURRENT LIABILITIES-**£nil. All invoices for 2023 were paid as at 31st December 2023.
- **FINANCED BY** – unrestricted funds as at 31st December 2022 plus the Excess Income over expenditure of £31,969.
This figure includes the 2023 opening balance at the bank of £28k.

NOTES ON STATEMENT OF FINANCIAL ACTIVITY-INCOME AND EXPENDITURE 2023

In a slight change to the previous financial statements, I have added notes on the 2023 income and reasons for the proposed income or expenditure for 2024.

Voluntary Income –

- Our income via planned giving, envelope stewardship and the re-introduction of the offertory plate has been boosted in 2023 thanks to £51k received from Christine Evans estate. We ended the year with an income of £104k. The proposed income for 2024 will be challenging. I have removed the £51k as we have not received

notification of any legacies for 2024. Also due to the loss of significant members either moving or passing away our income may not increase for 2024 if individual giving is not increased.

Church Activities-

- **Income** - In 2023, Hall and Shed hire raised £21,542. The rental from the Hall and Sheds will give £29,000 for 2024 boosted by the local and national elections which will be held during 2024 at £1,000 per day.
- **Expenditure**- £69,294 for 2023. This sum includes donations made to local and international charities, fees paid to the Diocese for wedding and funeral services held at St Stephen's and salaries for Organist, Cleaners and Verger. We are expecting expenditure of £72,000 for 2024. We have increased our Parish Share contribution to the Diocese by 2% for 2024. During the interregnum we must cover the expenses of retired priests who cover our services.

Generating funds -

- **Income**-£1,444 raised at the Christmas Fair and Black History Month event. The Fundraising Committee are planning more events for 2024. Games Night, Quiz Night, Film Nights, BBQ and much more. The expectation is to raise £4,500 in 2024.
- **Expenditure**-£1,000 has been allocated towards the cost of fund-raising events and for social events (such as Coronation lunch) where we do not charge an entrance fee.

Church Expenses-

- **Expenditure**- We paid £44,643 for 2023. These costs include all the items such as cleaning supplies, flowers in church, insurance, annual maintenance-PAT Testing etc. Gas, Electricity, Elements, Candles and the weekly service sheets. The cost of cleaning supplies for 2023 was very high at £2,765. Although the 2023 figure does include the professional deep cleaning of the carpet in the Claudette McArthur room, we are looking at ways to reduce this cost by changing the supplier for many regularly purchased items.

Capital Costs-

- **Expenditure**- The installation of the new Church Hall doors at £4,020 was the only capital expenditure for 2023. There are many capital projects as listed in the Quinquennial Report which need to be addressed. The most urgent will be the renewal of the lighting and electricity sockets in the church and the redecoration of the vestry. The intention is to release funds from our investments for these projects, but we will be fundraising to assist with the cost.

Gift Aid -

- **Income** received from HMRC in 2023 was £14,958. We are expecting a lower income of £10k for 2024 due to a reduction in income received from Voluntary Income. (see above). All gift aid claims were made for eligible income during Jan-Nov 2023. The outstanding claim for Dec23 is shown as £755 on the current assets on the balance sheet.

Investment Income-

- **Income** -In consultation with the Estate Agents and the Tenant, the monthly rental has been increased to £1,900 per month. After the deduction of 12.5% management fee our expected income for 2024 is £19,944. This is the first increase in the rent for many years.
- **Expenditure**- This remains the same. Any costs for repairs at Beechwood Ave are deducted by the Estate Agent from the rent then the balance is paid to us.

Other income and Expenditure-

- **Income** - we have received various generous donations towards flowers, replacement of altar candles. We are expecting a generous donation towards the repair of the organ humidifiers in 2024 so have kept the income at £9k for 2024. There is also a line showing income for Walsingham which was used to pay for the visit. We have not organised a visit for 2024.
- **Expenditure** - Our expenditure for 2023 was £10,014. Within this figure are the additional costs caused by the anti-social behaviour on our church grounds. We have had to replace external flood lights as they have been damaged. Also due to the detritus left we have had to redeploy our cleaners to manage the rubbish on a regular basis. The Church Wardens are in discussion with the local police on how we can protect our grounds and make the area safe for all users.

I would like to express my thanks to Oscar for taking me through the complexities of the accounts and supporting me through the early days. Additional thanks to Simon and Katy Lewis who carry out the banking for cash collected. We have been operating a month-on, month off system. It is working very well. I hope Simon and Katy will continue as their assistance is greatly valued and appreciated. Thanks also to Ian Pudney who has continued as our Independent Examiner free of charge.

A little about me. As I said previously, I took over as Treasurer from Oscar Riba-Thompson in April 2023. I have been a member of St Stephen's since 1990. To name a few roles I have had - the Serving team, Reading Rota and reader, Church Warden (during an interregnum) and Sunday School leader. I have adult three children who have been baptised, received first communion and confirmed at St Stephen's. I had to take some time away due to illness, but it is my honour to be the Treasurer continuing in the footsteps of Ian Pudney and Oscar. In my work life, I am the Bursary Accountant for a charity providing bursaries to 5-16year olds.

Thank you for taking the time to read these accounts. I hope the layout has been easy for you to understand the accounts. Please do not hesitate to contact me if you would like any items of this report explained.

Coral Martin
Hon. Treasurer
3rd April 2024

ST STEPHEN'S PCC

England & Wales - Charity number 1161512

Accounts

**REPORT OF THE PCC HONORARY SECRETARY
TO THE ANNUAL PAROCHIAL CHURCH MEETING
2022 ON THE BUSINESS OF THE PAROCHIAL
CHURCH COUNCIL
AND THE AFFAIRS OF THE PARISH 2022 - 2023**

The **PAROCHIAL CHURCH COUNCIL** has met eight times since the 2022-23 APCM, including one short meeting to elect Officers and the Standing Committee of the Council held immediately after the Annual Meetings on 24 April 2022.

The **Churchwardens**, Andrea Anderson and Lana Ruddock, were elected at the 2022 Meeting of Parishioners - held immediately prior to the APCM. Both Andrea and Lana officially took up their role as the 2022-23 Churchwardens and were sworn in by the then Venerable Dr Rosemarie Mallet, Archdeacon of Croydon at Croydon Minster on 22nd June 2022.

Andrea is in her sixth year and Lana in her third year.

Officer to the Council was also elected at the short post- APCM Council meeting: Paula Walkes was elected as Honorary Secretary to the PCC

The role of Honorary Treasurer, held by Oscar Riba-Thompson, is not an elected position. The Treasurer is a member of the Incumbent's staff who has full voting rights on the PCC.

The following **Honorary positions** and appointments were also made at the post-APCM Council meeting:

Parish Child Protection / Safeguarding Officers	Lana Ruddock, Sara Keane
Stewardship	Oscar Riba-Thompson
Parish Clerk	Oscar Riba-Thompson
Garden Steward	Veronica Cadogan
Lawn Stewards	Simon Lewis
Hall Bookings Officer	Iona Nelson-Ashley
Hall Steward	Vicky Chafen
Memorial Book	Frank Forbes

The Committee structure adopted in 2022 consisted of:

- The Finance Committee
- The Fundraising & Social Events Committee
- The Premises Committee
- The Incumbent and Churchwardens are ex-officio members of all PCC Committees.

The Standing Committee, which can make executive decisions between full Council meetings as necessary, was elected immediately after the 2022 APCM. It is composed of:

- The Incumbent
- The Churchwardens
- The Treasurer to the Council
- The PCC Secretary to the Council

The Finance Committee met to prepare a budget for 2023 and to set draft rates.

Attendance at PCC meetings have been (out of 18) a maximum of 16 and a minimum of 10. In accordance with the Church Representation Rules, a PCC can conduct business if a third of its current membership is present. Therefore, for this PCC all meetings have been quorate/ or business wasn't conducted.

Issues of note arising throughout the past year have included:

Eight meetings in a year is rather unusual however as we continue to embrace a culture of open communication, we acknowledge the need to be flexible, for the benefit of the entire church family.

My first year as PCC Secretary has been a sharp learning curve but an enjoyable one. My thanks to the entire PCC for their support. If there is anything you wish to see in the APCM pack, or any suggestions for improvements, then please do reach out to me.

We remember, before our heavenly Father, all those who were either related to, friends of, or were members of our church family, who passed away, during 2022-23. May their souls rest in peace and rise in Glory. Amen.

Paula Walkes

Church Wardens Report

Including comment on the Fabric and Ornaments for the Year ending March 2023

CHURCH

The annual Archdeacon Inspection took place on 30th April 2022 and included confirmation and checks on all insurance policies and governance documents. This was the first full inspection after COVID restrictions were lifted.

Articles of enquiry have been completed returned.

Prior to the next visit, there will be a full Church inventory to ensure the inspection goes as smoothly as possible. Church lights have been replaced with energy efficient bulbs.

COVID UPDATE

All restrictions have now been lifted. Our Congregation has picked up and is growing slowly. We continue to stream our services which are accessed by those who are not able to come into St Stephens.

Hand gels and masks are available and wardens keep a stock available for anyone who requires any product.

Sally O'Connor has taken on the role of premises lead. Cleaning of the Church and Hall remains a priority and our cleaner continues to work in both areas. The deep cleaning routine which is supported by the members of the church has now been moved from three monthly to two monthly.

Hall Lettings are now managed by Kester O'Connor and Iona Nelson-Ashley with Olga Wright as Caretaker. Hall bookings remain a good source of income, 2 sheds are to be de-cluttered and rented.

Security for around the perimeter of the shed has been increased with an additional fence, gate and padlocks having been erected and bought due to squatters and rough sleepers displaying unsociable behaviour.

Sunday school and Youth Alive numbers continue to grow due to commitment and dedication of their leaders and teams.

23 Beechwood Avenue

An increase in rent is to be expected at Beechwood Avenue.

Church Heaters

Prior to annual inspection, 2 heaters had to be repaired that are under service contract.

Fire Risk Assessment

Fire risk assessment training took place and was well attended by PCC members, wardens, sides persons, welcomers and some of the congregation. A fire drill will be organised to take place in the near future.

PAT testing has taken place on electrical equipment in Church and Hall.

Readers & Intercessors

The readers and intercessors rota is now in place.

Church Hall

We have now dedicated 3 rooms in the church hall in memory of Pat and Eric Pudney, Christine Evans and Clyde Barrington Blackburn. We are happy to have the rooms named in honour of their tireless work within St Stephens and/or generous gifts that have been left for St Stephen's.

Work has taken place to provide a more secure boundary around the hall with new secure gate and fencing.

Church Grounds

The boundary trees have all been cut back but a further topping will be required at the end of the year.

Posts to protect grass verge are to be secured. Lawns will be taken care of by Sheldon, Janice and Jeffrey and grounds will continue to be maintained by individuals at the working mornings and special thanks to those who gave and planted the many spring bulbs.

And finally

The next APCM is due in April 2023

As we approach the quinquennial and interregnum we would ask for your support at this challenging time. The church wardens' role is difficult and it is very time consuming. It is also a continuing privilege to serve a warm and caring church.

We are happy to be part of an open and inclusive church with a welcoming and loving family who are able to deal with issues openly and contribute to the continued good grace of St Stephen's Church.

**Andrea Anderson & Lana
Ruddock Churchwardens
March 2023**

ST STEPHEN'S CHURCH - NORBURY & THORNTON HEATH
REPORT OF THE TREASURER ON BEHALF OF THE TRUSTEES DEC22

A Note on the new accounts:

You will notice that for the first time in many years I have not included the previous 5 years on the Statement of Financial Activities. The main reason for this is that since I have taken over from Ian Pudney as Treasurer, I have modernised significantly our bookkeeping and changed some of the elements recorded. Whilst this is a change from what used to be, it provides the PCC with a much clearer and up-to-date picture of the accounts which, in turn, facilitates discussion and better decision making. As the years build up with this new system a direct comparison will also be able to be made. In addition, this is slightly closer aligned to the requirements from the Diocese in terms of what figures we need to report to them.

You will notice index numbers on the left-hand side of the Statement of Financial Activities. This is, again, to aid identification of the figures being referred to which should, in turn, facilitate understanding to those who may be intimidated by spreadsheets.

Because of this change, direct comparisons between the "old" account categories and the "new" categories is not advisable, as some items may have changed. The accounts have been audited from the "new" accounts, not the "old" accounts.

Overview

The financial year of 2022 produced a surplus of £42,294.05, compared to a £8,796 surplus in 2021. Ian Pudney's forecast in 2021 for 2022 of £43,049 has not been exceeded.

The improvement compared to budget is mainly attributable to an increase in donations compared to Covid years and the high interest rates that have benefitted our savings. This includes a significant expenditure in Hall/Church repairs over the year of approximately £30,000 in order to make the Church Hall an attractive option for those willing to hire it. Additionally, this has also involved grounds upkeep in relation to the space behind the Hall, which is now clear of rubbish. The plan is to make the sheds hire able. The prices for hall hire have been revised and increased slightly in line with other comparable venues. Our thanks to Kester O'Connor for doing the legwork in relation to the new market prices.

Income & Expenditure

"Total Income" at £165,682.49 exceeded the budgeted amount of £158,801.

Our "Giving in Church" (our core source of income) has decreased slightly from previous years (again, comparing old figures to the new ones is not straightforward), mainly due to a number of generous donors having died over the last couple of years or having moved away. This, coupled with the hard financial times, has had an impact on our income from direct stewardship at just around the 8 year low of £57,662 reported in 2020. I believe that this is partly due to a lack of increase in donations over the years, where the "standard" donation figures have remained steady and not risen with inflation. We had, however, two very generous legacies in 2022, from Christine Evans and Fr Derek Goodrich, which improved our donations by £51,000. On new budget, the Stewardship (1) and Donations (2) amounted to £115,338.65.

Hall Income (3) recovered to a very positive £24,802. This has followed a significant investment in repairs and maintenance on the upkeep of the hall, at a significant £20,216.74 (11.3). The vision of the PCC was that in order to make money from the hall we ought to refurbish it and spend money to make it marketable. We are currently talking with Foxtons, who manage Beechwood Avenue on our behalf, to increase the rent in line with market prices - something that hasn't happened for a few years now. The current figures (at 4.1) should increase significantly once this has completed, with minimal loss of income.

"Total Expenditure" totaled £123,388.44, compared to the budgeted £115,752 (in the old budget), with The Parish Support Fund (12.1) at £55,404 continuing to be the largest component.

General running costs continue to increase and, because of this, we invested in replacement LEDs for most of the church lighting. Whilst making this cheaper to run it does not, unfortunately, change our standing charges which will increased extraordinarily to a staggering £14,174.58 (As seen in 6.1). Our fixed contract ended at the end of 2022 and we are now in a 1-year contract until

the end of 2023 with significantly higher running costs.

It should also be noted that several individuals continued to claim only minimal expenses during 2022 which keep

St Stephen's running.

e

Balance Sheet

Net current assets employed rose from £95,054 to £137,348. The majority of this relates to Balances in the various Bank accounts. Since 2019 the Diocese has requested the inclusion of our Fixed Assets and Investments in the accounts - an upwards revaluation was recorded in 2021. Whilst the bank balance has increased, the value of some of our investments (the Edwards Memorial Fund) has decreased a bit.

2023 Budget

For 2023 we have budgeted a small deficit of £3060.61. This includes some significant sums to allow the uncertainty of the economic climate to settle down, and includes some leeway to increase our Organist's salary in line with inflation. Additionally, this includes a hope that, with the revised charges on the hall, this loss will be slightly offset.

ANALYSIS OF OUTSIDE GIVING FOR THE YEAR ENDED 31.12.22.

	£
Croydon NightWatch	510.50
Water Aid	510.50
CHURCH'S OUTSIDE GIVING ALLOCATION	1,021
Croydon NightWatch	0
Christian Aid	25.46
Bishop of Southwark's Lent Appeal	81.40
Ukraine Relief	954.30
TOTAL	2082.16

The church's outside giving allocation for 2022 is calculated at 2% of the income received via Giving in Church and Fund-Raising Events in 2021.

The total Outside Giving included money 'given' to St Stephen's to be passed onto a specific charity, this is analysed in the accounts under Restricted Funds.

The war in Ukraine changed significantly our expected giving. Donations received from the congregation of £318.30 were matched and then doubled by St Stephen to an amazing £954.30.

A Note on the Treasurer Role:

When I accepted the Treasurer role at the APCM last year and took over from Ian Pudney, I made it very clear that I would not be a long-term treasurer, and that if anyone else wanted to take on the role then they would be more than welcome. The reason for this short period was, evidently, Fr Geoffrey's retirement and eventual move out of the Parish. Whilst this was initially planned at some time 2024, this was subsequently brought forward to late 2023 and then brought even forward to July 2023 following a direct decision by the Bishop of Southwark.

My objective was to modernise how St Stephen's conducted the accounts and to make them more accessible to anyone who would take over from me. Since taking over Ian I have converted our accounts to an electronic format

have changed the way we keep records, and I believe, have increased accountability to the PCC who, for the first time in over 30 years, do not have an accountant as Treasurer. I think I have been successful in this.

Unfortunately, Covid and deaths of long-standing members of the congregation reduced several collaborative positions to one (money counters, Stewardship officer, and so on), which were collated under Ian's wing. He was absolutely capable of doing all of those on his own, but I have struggled to fulfil all those in addition to the Treasurer role. I have kept the boat from sinking, if you will. I am, however, hopeful that volunteers will come forward to help the Treasurer in those important tasks that pay the bills and keep the church open.

I have also been looking for my successor. If I fail in this, the Treasurer role may end up with a centralised Treasurer from Southwark. I made it very clear to the Bishop that I would be stepping down immediately from when he made the decision to bring forward Fr Geoffrey's retirement (this was mid-February), however this would have left St Stephen's without a treasurer, a succession plan, and without the accounts being audited. I wish to thank those who have volunteered to assist, and more importantly to Fr Geoffrey and the Wardens for convincing me to, at least, stay until the APCM.

I will not continue as Treasurer until later on in the year as a direct protest to the Bishop of Southwark. I will be stepping down at the APCM, whether we have a Treasurer or not. I have kept the PCC aware of this throughout my time as Treasurer.

Finally

My thanks to you for taking the time and interest to read these notes hopefully they have helped to explain all the key numbers and possibly answered a few questions you may have had.

As always, I will be happy to address any further queries you may have relating to any aspect of our finances at St Stephen's.

With a looming interregnum, the new Treasurer will have a challenging road ahead. I hope you will join me in welcoming them and supporting them in this task. They have my full support and that of the PCC, and I hope they will also have yours.

They can be contacted at treasurer@ststephensnth.co.uk

Oscar Riba-Thompson
21/03/2023

ST. STEPHEN'S CHURCH

Final 20/03/2023

NEW STATEMENT OF FINANCIAL ACTIVITIES FOR 2022 +FORECAST/ BUDGET 2023

		<u>INCOME</u>		
1	Stewardship - Regular Giving:			
1.1	Standing Order	£ 34,167.38	£ 33,142.36	0.97 Very Challenging
1.2	Envelope Scheme	£ 7,591.06		1.04 Challenging
1.3			7,894.70	
2	Tax Recovered - Gift Aid Claim	£ 13,081.47	£ 13,604.73	1.04 Challenging
2.1	Total Stewardship	£ 54,839.91	£ 54,641.79	'100%
2.2				
2.3				
2.4	Donations:			
2.5	Collections in Church during services	£ 2,749.03		1.04 Challenging
2.6			2,858.99	
2.7	Collection boxes (all)	£ 2,008.26	£	1.04 Challenging
3	Online donations (Just Giving etc)	£ 774.79	£ 2,088.59	1.04 Challenging
3.1			805.78	
3.2	Card donations (SumUp)	£ 790.59	£ 822.21	1.04 Challenging
3.3	Legacies	£ 51,000.00	£ -	Unknown (expected Christine Evans)
3.4	Other donations	£ 2,330.85	£	1.04 Challenging
4			2,424.08	
4.1	Other Fundraising drives (Xmas Fair, Boards)	£ 845.22	£ 879.03	1.04 Challenging
5	Total donations	£ 60,498.74	£	'16%
5.1			9,878.69	
5.2				
5.3	Hall & Church Hire Income:			
5.4	Regular hires	£ 8,504.50	£ 19,984.86	1.08 Optimistic
	Occasional - One Offs Hires	£ 6,297.50	£	1.08 Optimistic
			6,801.30	
6				
6.1				
6.2				
6.3				
7				
7.1				
7.2				
7.3				

NEW STATEMENT OF FINANCIAL ACTIVITIES FOR 2022 +FORECAST/BUDGET 2023

		ACTUAL 2022	BUDGET 2023	
8	Total Hall Running Costs	-£ 6,344.68	-£	'108%
8.			6,337.34	
13.2	Salaries & Staffing Costs:			
8.3.1	Regular organist (Andrew CHADNEY)	-£ 2,176.30	-£	2% increase
8.i			2,219.83	
	Organist's HMRC Contribution	-£ 497.40	-£ 5'	22.86%
9			0.56	
1	Cleaner (Helen DOE)	-£ 2,583.38	-£	Remain the same
9.1			2,583.38	
9.2	Additional Cleaning costs	£ -	£ -	Unknown if required
9.3		-£		
9.4				
9.5	Service Running Costs:			
9.6	Upkeep of Services	-£ 2,792.67	-£	1.04 Challenging
9.7			2,904.3B	
9.8	Organ upkeep & Maintenance	-£ 334.32	-£	1.04 Challenging
9.9			347.69	
	Occasional Organist Costs	-£ 280.00	-£	1.04 Challenging
'10'			291.20	
	Training	£ -	£ -	
	Junior Church/ Youth Alive	£ -	£ -	
	Rubbish Collection	-£ 1,980.57	-£	1.06 Increase
11.2			2,099.40	
11.3	Clergy's Expenses	-£ 453.31	-£	£1200 entitlement
11.4			1,200.00	
	Printing & Publishing Services	-£ 3,460.68	-£	1.10 Very Challenging
12			3,806.75	
12.1	Sundry Expenditure	-£ 451.50	-£	1.04 Challenging
12.2			469.56	
'123				
12.	Total Service Running Costs	£ 9,753.05	-£ '1	114%
4			1,118.98	
12.				
5'	Beechwood Running Costs (exc mgmt fee):			
	Beechwood Insurance	-£ 386.71	-£	Paid for 2023
'13			427.10	
'13.1	Total Beechwood Running Costs	-£ 386.11	-£	110%
'13.2			,427.1	
13.3			0	
13.4				

[EXCESS OF INCOME OVER EXPENDITURE	£ 42,294.05	-£
	3,060.61	-7%

BALANCE SHEET AS OF 31ST DECEMBER 2022

	<u>2021</u>	<u>2022</u>	<u>—</u>
Fixed Assets - 23 Beechwood Ave	411,750		439,000
Investments - Tile Edwards Mem. Fund	122,516		108,158
Current Assets			
Sundry Debtors & Prepayments	15,375	13,613	
Bank Balances	36,662	28,172	
Board of Finance of C of E (CCLA)	44,899	99,301	
	<u>96,935</u>	<u>141,085</u>	
Deduct Current Liabilities			
Sundry Creditors	1,881	3,737	
Net Current Assets	<u>95,054</u>		137,348
Total Assets Employed	629,320		= 684,506
FINANCED BY:-			
Unrestricted Funds as at 01.01.22	86,258	95,054	
Excess Income over Expenditure	8,796	42,294 ->	137,348
Asset and Restricted Investment Fund	494,114	534,266	
Revaluation in 2022	<u>40,152</u>	12,892 ->	547,158
	<u>629,320</u>		<u>684,506</u>

Asset and Restricted Investment Fund

- a) The Freehold Title to 23 Beechwood Avenue given to the Parish at nil cost, Zoopla price estimate (lower end of range) 26/01/2022:
- b) 5238.70 Investment Fund Shares in the C.B.F. of the Church of England given to the Parish at nil cost. (The capital of this fund is 'Restricted' by the terms of 'The Edwards Memorial Trust'). Valued by CCLA via their website as of 31/12/2022

The above accounts were approved by the Parochial Church Council and signed on its behalf by:

Vicar: - Geoffrey Riba-Thompson

Hon. Treasurer: Oscar Riba-Thompson

Independent Examiner's Report to the PCC of St. Stephen's, Norbury & Thornton Heath

I report on the accounts of the PCC for the year ended 31 December 2022, which are attached.

Respective responsibilities of the PCC and the Independent Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- ☐ Examine the accounts under section 145 of the 2011 Act
- ☐ Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act and
- ☐ State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. The examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 a full audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiners statement

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

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

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the regulations

have not been met; or

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

Signed **IDPudney**

Mr Ian Pudney

20th March 2023

ST STEPHEN'S PCC

England & Wales - Charity number 1161512

Accounts

ST STEPHEN'S CHURCH - NORBURY & THORNTON HEATH
REPORT OF THE TREASURER ON BEHALF OF THE TRUSTEES

Overview

The financial year of 2021 produced a surplus of £8,796, compared to a £41,986 deficit in 2020, and a budgeted deficit of £21,487.

The £30,283 improvement compared to budget is mainly attributable to the high level of Donations (£45,296 – full details below). The surplus would have been greater if Repairs and Maintenance which totalled £50,052 had been kept at the budgeted level of £36,487.

Income & Expenditure

"Total Income" at £145,855 exceeded the budgeted amount of £104,807 by over £41,000.

Whilst it is pleasing to report that "Giving in Church" (our core source of income) increased to £60,203, from the 8 year low of £57,662 reported in 2020, we remain nearly £8,000 below the record level achieved in 2014.

Hall Income recovered to £14,604 close to the 2018 level with lettings less severely impacted by Lockdowns than in 2020.

Our saving grace was once again "Donations" this included a further £2,000 gift from an already generous giver, over £2,000 in memory of Pat & Eric Pudney; over £5,000 (once Gift Aid is included) raised via our JustGiving page and a very generous Legacy of £33,729 from Clyde Barrington Blackburn.

"Total Expenditure" totalled £137,059, compared to the budgeted £126,294, with The Parish Support Fund at £61,404 continuing to be the largest component.

The other main area of expenditure was Repairs and Maintenance which, as in 2020, exceeded £50,000. Hall R&M totalled £31,747 including the refurbishment of the ladies & accessible toilets and the kitchen. Beechwood Avenue benefitted from Roof Repairs and the exterior lights outside the church have been completely replaced.

General running costs were higher than in 2020 but remain lower than the 2019 pre-pandemic levels. A notable exception was the Heating & Lighting costs of the church – at £4,722 these have risen significantly compared to the 2019 level of £3,896. Higher unit costs, standing charges and usage have all had an impact. Costs are likely to rise further in the coming years however our existing contracts are, at least, fixed until the end of 2022.

It should also be noted that several individuals continued to kindly only claim minimal expenses during 2021.

Balance Sheet

Net current assets employed rose from £86,258 to £95,054. The majority of this relates to Balances in the various Bank accounts. Since 2019 the Diocese has requested the inclusion of our Fixed Assets and Investments in the accounts – an upwards revaluation was recorded in 2021.

2022 Budget

For 2022 we have budgeted a small deficit of £4,111 This includes some modest sums to allow the final phase of the hall refurbishment to be completed My aspiration is that if we can exceed the fairly conservative income targets a balanced financial year where Income = Expenditure should be achievable.

ST STEPHEN'S CHURCH - NORBURY & THORNTON HEATH
REPORT OF THE TREASURER ON BEHALF OF THE TRUSTEES

ANALYSIS OF OUTSIDE GIVING FOR THE YEAR ENDED 31.12.21.

	£
Croydon Nightwatch	600
Water Aid	600
CHURCH'S OUTSIDE GIVING ALLOCATION	1,200
Croydon Nightwatch	122
Christian Aid	8
Bishop of Southwark's Lent Appeal	105
TOTAL	1,435

The church's outside giving allocation for 2021 is calculated at 2% of the income received via Giving in Church and Fund-Raising Events in 2020.

The total Outside Giving included money 'given' to St Stephen's to be passed onto a specific charity, this is analysed in the accounts under Restricted Funds.

A Few Words of Thanks

Every year it is not only my duty but also my pleasure to thank a few key people who work tirelessly behind the scenes and in doing so make the role of Treasurer far less onerous. I would like to specifically record my thanks to Iona Nelson-Ashley, & of course Eric Pudney (who sadly passed away in June)

Finally

My thanks to you for taking the time and interest to read these notes hopefully they have helped to explain all the key numbers and possibly answered a few questions you may have had.

As always, I will be happy to address any further queries you may have relating to any aspect of our finances at St Stephen's.

ST STEPHEN'S CHURCHNORBURY & THORNTON HEATHSTATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2021

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total Funds 2021</u>	<u>Total Funds 2020</u>
<u>INCOME</u>				
Net Planned Giving (Gift Aid)	45,260	0	45,260	43,049
Tax Recovered	12,626	0	12,626	12,357
Net Planned Giving (Non Gift Aid)	1,414	0	1,414	946
Collections in Church	903	0	903	1,310
	<u>60,203</u>	<u>0</u>	<u>60,203</u>	<u>57,662</u>
Free Giving	2,768	235	3,003	4,772
Fund Raising Events	3,365	0	3,365	44
Donations	45,296	0	45,296	8,843
Fees to the P.C.C.	1,122	0	1,122	3,190
Sundry Income	505	0	505	461
	<u>53,056</u>	<u>235</u>	<u>53,291</u>	<u>17,310</u>
Interest Receivable	3,137	0	3,137	3,303
Church Hall	14,604	0	14,604	8,693
Rent Receivable	14,620	0	14,620	13,090
	<u>32,361</u>	<u>0</u>	<u>32,361</u>	<u>25,085</u>
TOTAL INCOME	<u>145,620</u>	<u>235</u>	<u>145,855</u>	<u>100,058</u>
<u>EXPENDITURE</u>				
Clergy's Expenses	259	0	259	255
<u>The Church</u>				
Heating & Lighting	4,722	0	4,722	3,055
Insurance	6,940	0	6,940	6,979
Upkeep of Services	3,878	0	3,878	3,525
Training	0	0	0	0
Salaries	1,997	0	1,997	1,680
Junior Church / Youth Alive	0	0	0	0
	<u>17,537</u>	<u>0</u>	<u>17,537</u>	<u>15,238</u>
<u>The Church Hall</u>				
Heating, Lighting & Water	2,400	0	2,400	2,025
Insurance	1,523	0	1,523	1,532
	<u>3,923</u>	<u>0</u>	<u>3,923</u>	<u>3,557</u>
<u>Other Expenditure</u>				
Print & Stationery	1,843	0	1,843	2,383
<u>Payments Outside the Parish</u>				
Quota	61,404	0	61,404	60,796
Outside Giving	1,200	235	1,435	1,350
	<u>62,604</u>	<u>235</u>	<u>62,839</u>	<u>62,146</u>
<u>Repairs & Maintenance</u>				
Curate's House	4,669	0	4,669	9,577
The Church	13,636	0	13,636	4,244
The Church Hall	31,747	0	31,747	44,049
	<u>50,052</u>	<u>0</u>	<u>50,052</u>	<u>57,870</u>
Sundry Expenditure	606	0	606	594
TOTAL EXPENDITURE	<u>136,824</u>	<u>235</u>	<u>137,059</u>	<u>142,044</u>
EXCESS OF INCOME OVER EXPENDITURE	<u>8,796</u>	<u>0</u>	<u>8,796</u>	<u>-41,986</u>

BALANCE SHEET AS AT 31ST DECEMBER 2021

	<u>2020</u>	<u>2020</u>	<u>2021</u>	<u>2021</u>
Fixed Assets - 23 Beechwood Ave		387,000		411,750
Investments - The Edwards Mem. Fund		107,114		122,516
<u>Current Assets</u>				
Sundry Debtors & Prepayments	14,202		15,375	
Bank Balances	28,319		36,662	
Board of Finance of C of E	46,761		44,899	
	<u>89,282</u>		<u>96,935</u>	
<u>Deduct Current Liabilities</u>				
Sundry Creditors	3,023		1,881	
Net Current Assets		<u>86,258</u>		<u>95,054</u>
Total Assets Employed		<u>580,372</u>		<u>629,320</u>
 <u>FINANCED BY:-</u>				
Unrestricted Funds as at 01.01.21	128,244		86,258	
Excess Income over Expenditure	<u>-41,986</u>	86,258	<u>8,796</u>	95,054
Asset and Restricted Investment Fund	483,195		494,114	
Revaluation in 2021	<u>10,919</u>	494,114	<u>40,152</u>	534,266
		<u>580,372</u>		<u>629,320</u>

Asset and Restricted Investment Fund

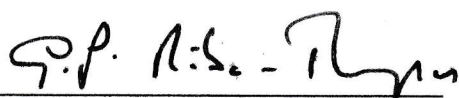
a) The Freehold Title to 23 Beechwood Avenue given to the Parish at nil cost

Zoopla price estimate (lower end of range) 31/12/21

b) 5238.70 Investment Fund Shares in the C.B.F. of the Church of England given to the Parish at nil cost. (The capital of this fund is 'Restricted' by the terms of 'The Edwards Memorial Trust')

Fund valuation by CCLA as at 31/12/21

The above accounts were approved by the Parochial Church Council and signed on its behalf by:



Vicar: Geoffrey Thompson



Hon. Treasurer: Ian Pudney

Independent Examiner's Report to the PCC of St. Stephen's, Norbury & Thornton Heath

I report on the accounts of the PCC for the year ended 31 December 2021, which are attached.

Respective responsibilities of the PCC and the Independent Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. The examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 a full audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiners statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the regulationshave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Mr Martin Baker

5th March 2022

**REPORT OF THE PCC HONORARY SECRETARY
TO THE ANNUAL PAROCHIAL CHURCH MEETING 2021
ON THE BUSINESS OF THE PAROCHIAL CHURCH COUNCIL
AND THE AFFAIRS OF THE PARISH 2021 - 2022**

The **PAROCHIAL CHURCH COUNCIL** has met six times since the 2021-22 APCM, including one short meeting to elect Officers and the Standing Committee of the Council held immediately after the Annual Meetings on 25 April 2021.

The **Churchwardens**, Andrea Anderson and Lana Ruddock, were elected at the 2021 Meeting of Parishioners – held immediately prior to the APCM. Both Andrea and Lana officially took up their role as the 2021-22 Churchwardens and were sworn in by Fr Geoffrey Thompson, Vicar, St Stephen's Church on 9 May 2021.

Andrea is in her fifth year and Lana in her second year.

Officer to the Council was also elected at the short post – APCM Council meeting:

- Juliana Smith was elected as Honorary Secretary to the PCC

The role of Honorary Treasurer, held by Ian Pudney, is not an elected position. The Treasurer is a member of the Incumbent's staff who has full voting rights on the PCC.

The following **Honorary positions** and appointments were also made at the post-APCM Council meeting:

Parish Child Protection / Safeguarding Officers	Hazel Pudney, Maxine Cooper
Stewardship	Ian Pudney
Parish Clerk	Frank Forbes
Garden Steward	Veronica Cadogan
Lawn Stewards	Simon Lewis
Hall Bookings Officer	Iona Nelson-Ashley
Hall Steward	Vicky Chafen
Memorial Book	Frank Forbes

The Committee structure adopted in 2021 consisted of:

- The Finance Committee
- The Fundraising & Social Events Committee
- The Premises Committee
- The Incumbent and Churchwardens are ex-officio members of all PCC Committees.

The Standing Committee, which can make executive decisions between full Council meetings as necessary, was elected immediately after the 2021 APCM. It is composed of:

- The Incumbent
- The Churchwardens
- The Treasurer to the Council
- The PCC Secretary to the Council

The Finance Committee met once on 4 November 2021 to prepare a budget for 2022 and to set draft rates.

Attendance at PCC meetings have been (out of 19) a maximum of 16 and a minimum of 10. In accordance with the Church Representation Rules, a PCC can conduct business if a third of its current membership is present. Therefore, for this PCC all meetings have been quorate / or business wasn't conducted.

Issues of note arising throughout the past year have included:

Once lockdown was eased for COVID-19, quite a few meetings and community gatherings were able to take place. We hope to pick up momentum now that lockdown has finally come to an end.

We also remembered, before our heavenly Father, all those who were either related to, friends of, or were members of our congregation, who passed away due to COVID-19 or other reasons, during 2021-22. May their souls rest in peace and rise in Glory. Amen.

Juliana Smith

Churchwardens Report including comment on the Fabric and Ornaments for the Year ending March 2022

CHURCH

Fabric & Ornament

The process and preparation for the annual inspection has now changed. Inspections will still be carried out on an annual basis, by the Area Dean, and then every three years by the Archdeacon. The annual inspections have been carried out on-line due to the COVID pandemic restrictions, however the Archdeacon is booked to visit on Saturday 30th April for a full inspection which will include confirmation that Insurance and other governance documents are in order.

The Articles of Enquiry will be completed online and submitted in April 2022.

The Church Inventory is in the process of being checked and we are working together to ensure the inspection goes well.

COVID 19 Pandemic

The last 2 years have been extremely challenging for all at St Stephens and we acknowledge that a lot of hard work has enabled our congregation to slowly build. We thank Father Geoffrey and Mother Joyce for their leadership during this time and to Oscar Riba-Thompson for the live-streaming of Sunday morning worship services, which we know many of you have really valued. We will continue to live stream as this has enabled many who are not able to attend in person to reconnect with our service.

Father Geoffrey has kept the Church open for private prayer when public worship was not possible. In discussion with Fr Geoffrey certain protocols and risk assessments were put into place. These were kept under review, in light of evolving Government advice and guidance. We implemented additional cleaning which was carried out by the Hall Cleaner (Helen Doe) and we are grateful to her for this additional work to assist in keeping the Church appropriately cleaned. The congregation continued to wear masks as restrictions were lifted and sanitizers will remain available for use.

During this period the Ministry of the Word of God, and the Apostolic Church have had access for their services in the church and the hall.

At all times we have followed Government guidelines additionally taking into account the age of our congregation and continuing to encourage mask wearing and social distancing

Regular meetings between the Priests, Churchwardens, Deputy Wardens and Hall Booking Officer took place to enable the continued safe lettings of the hall.

Since reopening on 28 March 2021, we have moved from strength to strength. Whilst numbers have not reached the dizzying heights that were experienced prior to the pandemic there is a slow growth at each service. Sunday school is building nicely, and Children are returning. Youth Alive leaders kept contact with the young people throughout the pandemic and most are now looking at exams and moving school to college and university. Going forward encouraging youth back to St Stephens will be high on our agenda.

23 Beechwood Avenue

The new tenants moved into the refurbished property at the beginning of February 2020 at which time the rent was increased. Additional works have since taken place on roof and windows rent is under review.

Church Heaters

Over the year the annual service of the Heaters and a gas check was undertaken, and we continue to be covered by a Service Contract.

Fire Risk Assessment

All Fire Extinguishers are in the process of being checked and certified.

Readers & Intercessors

Due to the restrictions, readings had been conducted by the serving team we now have a full reader and intercessor rota.

CHURCH HALL

The church hall has had extensive work carried out over the past 2 years which included new roof, lighting and heating.

Work has been completed on the disabled access toilets, shower, new kitchen and female toilets. Windows have been repointed and woodwork painted.

The full refurbishment and brightening of the hall, has made a great improvement and ensured a resurgence of bookings.

Further work to 3 rooms and the men's toilets still require work and plans are underway to complete early 2022.

We would like to thank everyone who has supported and assisted with all the very hard work that has taken place over the last year and express our specific thanks to Hazel Pudney who has managed the Hall Bookings and Iona Nelson-Ashley as our Hall Booking Officer; Helen Doe as our Hall Cleaner; Vicki Chafen for keeping the Hall supplies stocked up and Olga Williamson as our Hall Caretaker.

CHURCH GROUNDS

Working mornings have now restarted and 3 have taken place and been well attended. The Churchwardens would like to express their sincere thanks to all who have come along and supported in keeping St Stephens looking so well kept.

New security lighting has been erected around the church building this had made a welcomed and significant difference to all who visit St Stephens. Health and Safety was a real concern due to poor and intermittent lighting the flood lights are a great addition.

The grounds continue to be well and lovingly maintained by a few individuals and special thank you to Ian Pudney for keeping the grass cut over the past 2 years.

Ways of protecting the grass verge behind the church from careless drivers is being dealt with options are being reviewed.

Additional work will have to take place regarding the trees overhanging Warwick Road and investigative drainage work works have started.

And finally.....

There have been 3 very generous donations made to St Stephens to which we are very grateful.

The next APCM is due in April 2022

The role of Churchwarden is a responsible one, and it can be time consuming; but it is a real privilege to serve the Church family in this service ministry. At St Stephen's we are blessed with a beautiful Church building which is filled by a warm and loving family.

As we continue to move forward during this coming year and emerge fully out of restrictions rightly imposed by the COVID pandemic, please challenge yourself as to how you can contribute and play an integral part in the continuing journey of St. Stephens.

St Stephens is an open, inclusive, warm and welcoming church family and we would urge each of you to consider carefully, and prayerfully, the abundance of talents and skills that we have to enable us to fully build on the foundations of our mission both within our Church and out into the community.

Andrea Anderson & Lana Ruddock

Churchwardens

March 2022

ST STEPHEN'S PCC

England & Wales - Charity number 1161512

Accounts

PARISH OF ST. STEPHEN, NORBURY & THORNTON HEATH
THE ANNUAL PAROCHIAL CHURCH MEETING 2021
SUNDAY, 25 APRIL 2021
at 11:30, in the Church Hall in accordance with
PARISH MEETINGS (DEFERRAL AND ELECTRONIC PARTICIPATION)
AND ADMISSION OF CHURCHWARDENS INSTRUMENT 2021

THE MEETING OF PARISHIONERS – 11:30 am *prompt*

1. Opening Prayer
2. Notice convening the Meeting
3. Appointment of Clerk to the Meeting
4. Apologies for absence
5. Minutes of the Meeting of Parishioners held on Sunday, 25 October 2020 [*previously displayed in Church*]
6. Election of Churchwardens
7. Close of Meeting of Parishioners

Members attending the APCM who are NOT ON THE Church ELECTORAL ROLE OF THE PARISH are reminded they are permitted to attend the APCM, if so approved by the Meeting, as OBSERVERS ONLY.

THE ANNUAL PAROCHIAL CHURCH MEETING – 11:40 am (approx.)

1. Notice convening the Meeting
2. Apologies for absence
3. Minutes of 2020 APCM – held on Sunday, 25 October 2020 [*previously displayed in Church*]
4. Matters arising from those minutes [*to be raised with the Hon Secretary at least 24 hours before the start of the Annual Meeting*]
5. Notice of the election of Churchwardens at the recent Meeting of Parishioners
6. To elect up to five Parochial Representatives to the Parochial Church Council
7. To receive a report from the Electoral Roll Officer on the Church Electoral Roll of the Parish
8. To receive the Annual Report, from the Honorary Secretary of the Council, on the proceedings of the Parochial Church Council and the activities of the Parish from April 2020 to March 2021
9. To receive a Report, from the Honorary Treasurer, on the financial affairs of the Parish and the funds and property of the Council and to receive the Independently Examined Accounts of the Parochial Church Council for the year ended 31 December 2020
10. To receive the Churchwardens' Report on the fabric, goods and ornaments of the Parish Church of St. Stephen, Norbury & Thornton Heath
11. To receive a Report on the proceedings of the Diocesan Synod and the Croydon North Deanery Synod
12. To receive the Reports from Committees, Parish Representatives, Organisations and Groups
13. To appoint Scrutineer(s)
14. To elect Sides women and Sides men to the Parish for the coming year
15. To appoint an Independent Examiner / Auditor for the Financial Year ending 31 December 2021
16. Chair's Address – Fr Geoffrey Thompson
17. To receive (if appropriate), the results of elections of Parochial Representatives to the Parochial Church Council
18. Any Other Business – [*to be notified to the Honorary Secretary at least 24 hours before the meeting*]
19. Closing Prayer

Minutes of Meeting of Parishioners Held in St Stephen's Church Nave Sunday, 25 October 2020 at 11:30

Present

Fr. Geoffrey Thompson (Chair), Andrea Anderson, Hazel Pudney, Ian Pudney, Aileen Ross, Denise Gravesande, Zandria Thomas, Lana Ruddock, Tom Ross, Oscar Riba-Thompson, John Keene, Eric Pudney, Pam Pearce, Simon Lewis, Katy Lewis, Juliana Smith

1 Opening Prayer – led by Fr Geoffrey

2 Notice convening the Meeting

- Fr Geoffrey confirmed a Notice convening the meeting was placed on the Church notice board in advance; and welcomed all to the meeting

3 Appointment of Clerk to the Meeting

- Juliana Smith was reappointed as Clerk, and all content

4 Apologies for absence – Mtr. Joyce Forbes, Paula Walkes, Ruth Mubiru, Iona Nelson-Ashley, Kester O'Connor, Coral Martin, Sara Keene

5 Minutes of the meeting of Parishioners held on Sunday, 7 April 2019 [previously displayed on the notice board]

- Proposed by Eric Pudney, seconded by John Keene and all content that the minutes are accurate.

6 Election of Churchwardens

- Fr. Geoffrey confirmed that the duly completed nominations forms had been received for both Andrea Anderson (proposed by: Mtr Joyce Forbes seconded by: Hazel Pudney) and Lana Ruddock (proposed by: Hazel Pudney seconded by: Ian Pudney).
- Eric Pudney extended his thanks to Hazel Pudney for her contribution and dedication as Churchwarden for the last 7 years. Hazel will be stepping down and will be missed.
- Eric also extended his thanks to Andrea Anderson as Churchwarden and for her continued hard work and dedication to the Parish and for being re-elected for 2020-21. He welcomed back Lana Ruddock as Churchwarden. Lana was Churchwarden 17 years ago. He also encouraged other members of the congregation to put their names forward if interested in becoming Churchwardens.
- Fr. Geoffrey also extended his thanks to Hazel Pudney for her contribution and dedication these past 7 years and welcomed Andrea Anderson and Lana Ruddock as Churchwardens for 2020-21.

7 Close of Meeting of Parishioners

- Fr Geoffrey declared the meeting closed

Parish of St Stephen, Norbury & Thornton Heath

Minutes of the Annual Parochial Church Meeting Held in St Stephen's Church Nave Sunday, 25 October 2020 at 11:40

Present

Fr. Geoffrey Thompson (Chair), Andrea Anderson, Hazel Pudney, Ian Pudney, Aileen Ross, Denise Gravesande, Zandria Thomas, Lana Ruddock, Tom Ross, Oscar Riba-Thompson, John Keene, Eric Pudney, Pam Pearce, Simon Lewis, Katy Lewis, Juliana Smith

1 Notice convening the Meeting

- Fr. Geoffrey confirmed a Notice convening the meeting was placed on the Church notice board in advance; and welcomed all to the meeting

2 Apologies for absence – Mtr. Joyce Forbes, Paula Walkes, Ruth Mubiru, Iona Nelson-Ashley, Kester O'Connor, Coral Martin, Sara Keene

3 Minutes of the APCM meeting held on 7 April 2019 [previously displayed on the notice board]

- Proposed by Ian Pudney, seconded by Pam Pearce and all content that the minutes are accurate.

4 Matters arising from those minutes

- None

5 Notice of the election of Churchwardens at the recent Meeting of Parishioners

- Fr. Geoffrey declared that both Andrea Anderson and Lana Ruddock, had been appointed as Churchwardens for the forthcoming year 2020-21

6 To elect up to 3 Parochial Representatives to the PCC

- The following PCC members are at the end of their current term of office:
 - Aileen Ross, Denise Gravesande and Andrea-Sierra Okafor
- Re-elected to the PCC: Aileen Ross and Denise Gravesande. Andrea-Sierra Okafor will be co-opted at the next PCC meeting on Wed, 11 Nov 2020 as form not received on time.
- The following were re-appointed en-bloc as Deputy Wardens with the agreement of the APCM:
 - Kester O'Connor (has a PCC place in his own right)
 - Zandria Thomas (Co-opted)
 - Vicky Chafen (Co-opted)

7 To receive a report from the Electoral Roll Officer on the Church Electoral Roll of the Parish

- Coral Martin confirmed that there are 162 members on the Church Electoral Roll, out of which 90 live outside the Parish.
- The Church Electoral Roll was re-visited last year, and all members were invited to register again.
- Fr Geoffrey placed on record his thanks for Coral's hard work in preparing the new Church Electoral roll and for keeping it up to date these past 7 years.

8 To receive the Annual Report from the Honorary Secretary of the Council on the proceedings of the PCC and activities of the Parish from April 2019 to March 2020

Juliana Smith presented her report which represents an active and involved Parish.

9 To receive the Annual Report from the Honorary Treasurer on the financial affairs of the Parish and to receive the Independently Examined Accounts of the PCC for the year ended 31 December 2019

- The Treasurer, Ian Pudney presented the Accounts.
- The Accounts have been displayed in Church and have been signed off by an Independent Examiner (Martin Baker) and approved by the PCC on 10 March 2020.
- The Accounts were adopted at the APCM; proposed by Ian Pudney, seconded by Andrea Anderson, and all content.
- Ian Pudney would like to place on record his thanks to Martin Baker for giving of his time in auditing the Church Accounts free of charge.
- As always, Fr Geoffrey would like to place on record his thanks to Ian for his painstakingly hard work throughout the year and for being a trustworthy custodian of our funds.
- John Keene questioned if there was any consideration to not raise the centre budget this year due to covid-19 etc? Fr G responded that the cost in the Diocese had not gone down but would not agree to a raise or a reduction at this time.

10 To receive the Churchwardens' Report on the on the fabric, goods and ornaments of the Parish Church of St. Stephen, Norbury & Thornton Heath

- Hazel Pudney and Andrea Anderson reiterated the real privilege and joy to serve as Churchwardens over the year.
- Hazel confirmed quotes were received for the refurbishment of the Church hall but due to covid-19, work was slow.
- The Churchwardens would like to thank all PCC members, Welcomers, Readers, Sound-desk officers, Collection counting people, Intercessors, Sides Women and Sides men, etc. for their contribution during the past year which is vital for the smooth running of St Stephens Church.
- Fr Geoffrey would like to place on record his thanks and appreciation once again to Hazel Pudney for her continued support these last 7 years. Hazel will be stepping down as Churchwarden.
- Fr Geoffrey would also like to welcome Andrea Anderson who was re-elected as Churchwarden; and welcomed back Lana Ruddock as Churchwarden after 17 years.

A special thanks to all the Churchwardens who have served under Fr Geoffrey these past 10 years of his tenure.

- Outgoing Churchwarden, Hazel Pudney said it has been an honour, a privilege and a joy to have been a Churchwarden these past 7 years (bring her total tenure as a Churchwarden to 11 1/2 years). To have worked alongside other great Churchwardens – Simon Lewis, Cordella Dawson, Pam Pearce and Coral Martin was an honour.
- Andrea Anderson also thanked Hazel for her dedication and said she was glad that Hazel will continue to support the Parish as a Deputy Warden, Chair of the Premises Committee and a member of the Fundraising and Social Events Committee as we continue with the refurbishment of the Church premises.
- Due to covid-19, Bishop Christopher has delegated Parish Priests to swear in the incoming Churchwardens during the Church service following the APCM.

11 **To receive a Report on the proceedings of the Diocesan Synod**

- Fr Geoffrey continues to represent St Stephen's at the Diocesan Synod meetings, but due to covid-19, meetings have been put on hold.

12 **To receive a Report on the proceedings of the Croydon North Deanery Synod**

- Fr Geoffrey mentioned that due to covid-19, the Deanery Confirmations didn't happen as there are 10 people from St Stephen's waiting to be confirmed.
- Fr Geoffrey would like to place on record his thanks to the Deanery Synod Reps -
 - Jennifer Thorne
 - Kester O'Connor
 - Veronica Cadogan
 - Ruth Mubiru

13 **To receive the Reports from Committees, Parish Representatives, Organisations and Groups**

- Fr Geoffrey thanks all involved, especially the people who work tirelessly behind the scenes, for all they are doing to sustain St Stephen's across the year and welcomes new volunteers.

14 **To appoint Scrutineer(s)**

- None required

15 **To elect Sides persons to the Parish for the coming year**

- Due to covid-19, sides people aren't needed but the following people have confirmed their support once lockdown has been eased –

8 am		
Brian Halfacre	Richard Webster	Juliana Smith
10 am		
Geoffrey Epie	Veronica Cadogan	Delores Cooper
Tanya Grant	Sonia Guthrie	Geoff & Sarah Hearn
Inez Higgins	Ellen Lawrence	Win Murphy
Andrea-Sierra Okafor	Ian & Hazel Pudney	Dahlia Sterling
Florence Wilson	Olga Williamson	

Fr Geoffrey thanked all involved for their continued support to the Parish

16 To appoint an Independent Examiner / Auditor for the Financial Year ending 31 December 2020

- The Treasurer, Ian Pudney, proposed to reappoint Martin Baker who audits the Church's accounts free of charge; and all content.
- Fr Geoffrey extended his thanks to Martin for his generous commitment to St Stephen's Church.

17 Chair's address – Fr. Geoffrey Thompson

- Fr Geoffrey would like to place on record his sincere thanks to all involved in all areas of our Church's life. A Church which he is proud of and which manages itself - a good example of a middling Parish which can succeed.
- Fr Geoffrey continued how wonderful it is that we can worship together during covid-19, albeit 30 people at a time whilst continuing to live stream our Sunday services.
- Fr Geoffrey is also grateful to all who support and are in contact with people who aren't on email.
- Fr Geoffrey remembers those who died recently – namely Hortense Chambers and Hicksford Wright to name a few.
- Hazel Pudney on behalf of the Churchwardens and the Parish thanked Fr Geoffrey for his leadership, uplifting sermons, and support as he completes 10 years at St Stephens.

18 Any other Business

- There was no AOB

19 Closing Prayer

- Fr Geoffrey led with the Grace

REPORT OF THE PCC HONORARY SECRETARY TO THE ANNUAL PAROCHIAL CHURCH MEETING 2020 ON THE BUSINESS OF THE PAROCHIAL CHURCH COUNCIL AND THE AFFAIRS OF THE PARISH 2020 - 2021

The **PAROCHIAL CHURCH COUNCIL** has met six times since the 2020-21 APCM, including one short meeting to elect Officers and the Standing Committee of the Council held immediately after the Annual Meetings on 25 October 2020.

The **Churchwardens**, Andrea Anderson and Lana Ruddock, were elected at the 2020 Meeting of Parishioners – held immediately prior to the APCM. Both Andrea and Lana officially took up their role as the 2020-21 Churchwardens and were sworn in by Fr Geoffrey Thompson, Vicar, St Stephen's Church in November 2020.

Andrea is in her fourth year and Lana in her first year.

The following **Parish Representative** is up for re-election to the Council as Representative of the PCC:

- Andrea-Sierra Okafor

Officer to the Council was also elected at the short post – APCM Council meeting:

- Juliana Smith was elected as Honorary Secretary to the PCC

The role of Honorary Treasurer, held by Ian Pudney, is not an elected position. The Treasurer is a member of the Incumbent's staff who has full voting rights on the PCC.

The following **Honorary positions** and appointments were also made at the post – APCM Council meeting:

Parish Child Protection / Safeguarding Officers	Hazel Pudney, Maxine Cooper
Stewardship	Ian Pudney and Hazel Pudney
Parish Clerk	Frank Forbes
Garden Steward	Veronica Cadogan
Lawn Stewards	Simon Lewis, Bertie Joseph, Geddes Thomas; aided by Geoff Hearn and Martin Williams
Hall Bookings Officer	Iona Nelson-Ashley
Hall Steward	Vicky Chafen
Memorial Book	Frank Forbes

The Committee structure adopted in 2020 consisted of:

- The Finance Committee
- The Fundraising & Social Events Committee
- The Premises Committee
- The Incumbent and Churchwardens are ex-officio members of all PCC Committees.

The Standing Committee, which can make executive decisions between full Council meetings as necessary, was elected immediately after the 2020 APCM. It is composed of:

- The Incumbent
- The Churchwardens
- The Treasurer to the Council
- The PCC Secretary to the Council

The Finance Committee met once on 3 November 2020 to prepare a budget for 2021 and to set draft rates.

Attendance at PCC meetings have been (out of 19) a maximum of 17 and a minimum of 8. In accordance with the Church Representation Rules, a PCC can conduct business if a third of its current membership is present. Therefore, for this PCC all meetings have been quorate / or business wasn't conducted.

Issues of note arising throughout the past year have included:

Due to COVID-19 and national lockdown for most of the year, all meetings, weekends away and community gatherings had been put on hold. We hope to pick up momentum once lockdown has been eased.

We also remembered, before our heavenly Father, all those who were either related to, friends of, or were members of our congregation, who passed away due to COVID-19 or other reasons, during 2020-21. May their souls rest in peace and rise in Glory. Amen.

Juliana Smith

Churchwardens Report including comment on the Fabric and Ornaments for the Year ending March 2021

CHURCH

Fabric & Ornament

The process and preparation for the annual inspection has now changed. Inspections will still be carried out on an annual basis, most years by the Area Dean, and then every three years by the Archdeacon. The annual inspections are currently being carried out on-line due to the COVID pandemic restrictions, which will include confirmation that Insurance and other governance documents are in order.

The Church Inventory is in the process of being checked.

COVID 19 Pandemic

Firstly, we cannot write this year's report without acknowledging what a challenging year it has been for all of our church family, for us personally and for the wider community and indeed for our nation. We would also like to thank Fr Geoffrey for his leadership during this time and to Oscar Riba-Thompson for the live-streaming of Sunday morning worship services, which we know many of you have really valued.

It was heart-warming to know that the Church was open for private prayer when public worship was not possible, at certain points in the pandemic, and we, in discussion with Fr Geoffrey put certain protocols and risk assessments into place to allow us to do this. These were kept under review, in light of evolving Government advice and guidance. We implemented additional cleaning which was carried out by the Hall Cleaner (Helen Doe) and we are grateful to her for this additional work to assist in keeping the Church appropriately cleaned

During this period the Ministry of the Word of God, and Elim Pentecostal Church (Penge) had use of the Church for their worship, and when public worship was not permitted, were given access to enable them to livestream their worship to their congregations.

Following the Government announcement made at the PMs Press Conference on 22 February, the Church of England confirmed that the position of places of worship remained unchanged and Churches are free to make their own decisions based on local data. A meeting of the Priests, Churchwardens, Deputy Wardens and Hall Booking Officer was called so that as Leaders in the Church, we could plan our response to the Governments "road map" and discuss how we move forward safely and in the best interests of the church community.

Following positive and thoughtful discussion it was agreed unanimously the Church would re-open for public worship on 28 March (Palm Sunday) and that in preparation a review of the risk assessments, signage and the management of social distancing would be reviewed to ensure the safety and well-being of all our church family and the wider community.

23 Beechwood Avenue

The new tenants moved into the refurbished property at the beginning of February 2020 at which time the rent was increased – no increase has been made since then, we will look to make an increase from 1/1/22

Church Heaters

Over the year the annual service of the Heaters and a gas check was undertaken, and we continue to be covered by a Service Contract.

Fire Risk Assessment

All Fire Extinguishers are in the process of being checked and certified.

Readers & Intercessors

Due to the restrictions in place we have not had the need for Readers and Intercessors throughout this year, but when required, Denise Gravesande, Hazel Pudney, John Keene and Oscar Riba-Thompson have carried out the role of Readers

CHURCH HALL

During the year April 2020 – March 2021 work has been carried out on the Church Hall. The roof has been replaced and in late 2020 there was a complete re-wire of the Hall and the installation of new lighting, heating and emergency lighting.

A tender process was undertaken to appoint a builder to carry out the work on the disabled access toilets, a shower and a cleaner's utility area. The process was led by the Church Architect and overseen by the Churchwardens and the Chair of the Premises Committee. Drawings for the refurbishment of the kitchen were also agreed.

Between January and March 2021, the refurbishment work on the Hall has moved quickly and the disabled access toilets, a shower, a cleaner's utility area and the kitchen have been completed. Additional improvement works have also been undertaken in the Ladies Toilets.

All contractors on site worked within COVID restrictions / protocols in place at the time, and this was monitored by both the Church Architect and Hazel Pudney, as Chair of the Premises Committee.

Planning permission for the change of the Hall Doors have also been submitted to the Planning Department at the London Borough of Croydon. Much has been achieved but the budget has been particularly challenging and further funds will need to be secured prior to any further work being carried out on the Hall, although some remedial painting will be carried out at material cost only, with time being given at no cost.

Whilst we have not been able to Hire the Hall out during this year, work has not stopped. We would like to express our specific thanks to Iona Nelson-Ashley as our Hall Booking Officer; Helen Doe as our Hall Cleaner; and to Vicki Chafen who keeps our Hall supplies stocked up.

CHURCH GROUNDS

Working mornings have not been possible during the past year. However, the Churchwardens would like to express their sincere thanks to a small band of volunteers who given up their time and quietly set about doing various tasks, in light with restrictions in place at the time. Much of this work goes generally unnoticed until it is not done!

The grounds continue to be well and lovingly maintained by a few individuals. During 2019, the potholes in the driveway leading up to the Vicarage have been repaired and work has been done on the trees bordering Warwick Road. A crown reduction of the Oak Tree behind the Church Hall has also been undertaken.

And finally.....

The 2020 APCM was delayed in accordance with Church Rules and held on 25 October 2020. Hazel Pudney stood down as Churchwarden after 11.5 years, and Lana Ruddock replaced her as Churchwarden; we were sworn in by Fr Geoffrey in November 2020.

The role of Churchwarden is a responsible one, and it can be time consuming; but it is a real privilege to serve the Church family in this service ministry. At St Stephen's we are blessed with a beautiful Church building which is filled by a warm and loving family. As we move forward during this coming year and emerge out of restrictions rightly imposed by the COVID pandemic, please challenge yourself as to how you can contribute and play an integral part in the continuing journey of St. Stephens.

St Stephens is an open, inclusive, warm and welcoming church family and we would urge each of you to consider carefully, and prayerfully, the abundance of talents and skills that we have to enable us to fully build on the foundations of our mission both within our Church and out into the community.

Andrea Anderson & Lana Ruddock
Churchwardens
March 2021

Accounts

ST STEPHEN'S CHURCH NORBURY & THORNTON HEATH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 ST DECEMBER 2020

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>Funds</u> <u>2020</u>	<u>Total</u> <u>Funds</u> <u>2019</u>
<u>INCOME</u>				
Net Planned Giving (Gift Aid)	43,049	0	43,049	44,577
Tax Recovered	12,357	0	12,357	13,034
Net Planned Giving (Non Gift Aid)	946	0	946	2,215
Collections in Church	1,310	0	1,310	3,898
	<u>57,662</u>	<u>0</u>	<u>57,662</u>	<u>63,724</u>
Free Giving	4,772	0	4,772	4,896
Fund Raising Events	44	0	44	2,626
Donations	8,843	0	8,843	6,324
Fees to the P.C.C.	3,190	0	3,190	855
Sundry Income	461	0	461	1,281
	<u>17,310</u>	<u>0</u>	<u>17,310</u>	<u>15,981</u>
Interest Receivable	3,303	0	3,303	3,417
Church Hall	8,693	0	8,693	18,319
Rent Receivable	13,090	0	13,090	12,155
	<u>25,085</u>	<u>0</u>	<u>25,085</u>	<u>33,891</u>
TOTAL INCOME	<u>100,058</u>	<u>0</u>	<u>100,058</u>	<u>113,596</u>

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total Funds 2020</u>	<u>Total Funds 2019</u>
<u>EXPENDITURE</u>				
Clergy's Expenses	255	0	255	1,172
<u>The Church</u>				
Heating & Lighting	3,055	0	3,055	3,896
Insurance	6,979	0	6,979	6,967
Upkeep of Services	3,525	0	3,525	6,033
Training	0	0	0	60
Salaries	1,680	0	1,680	2,325
Junior Church / Youth Alive	0	0	0	323
	15,238	0	15,238	19,604
<u>The Church Hall</u>				
Heating, Lighting & Water	2,025	0	2,025	3,091
Insurance	1,532	0	1,532	1,529
	3,557	0	3,557	4,621
<u>Other Expenditure</u>				
Print & Stationery	2,383	0	2,383	2,843
<u>Payments Outside the Parish</u>				
Quota	60,796	0	60,796	59,255
Outside Giving	1,350	0	1,350	1,793
	62,146	0	62,146	61,048
<u>Repairs & Maintenance</u>				
Curate's House	9,577	0	9,577	5,037
The Church	4,244	0	4,244	8,177
The Church Hall	44,049	0	44,049	29,697
	57,870	0	57,870	42,912
Sundry Expenditure	594	0	594	859
TOTAL EXPENDITURE	142,044	0	142,044	133,059
<u>EXCESS OF INCOME OVER EXPENDITURE</u>				
	-41,986	0	-41,986	-19,463

ST STEPHEN'S CHURCH

BALANCE SHEET AS AT 31ST DECEMBER 2020

	<u>2019</u>	<u>2019</u>	<u>2020</u>	<u>2020</u>
Fixed Assets - 23 Beechwood Ave		383,000		387,000
Investments - The Edwards Mem.				
Fund		100,195		107,114
<u>Current Assets</u>				
Sundry Debtors & Prepayments	16,422		14,202	
Bank Balances	53,726		28,319	
Board of Finance of C of E	63,482		46,761	
Covenant a/c (N.S.B.)	4,566		0	
	<u>138,196</u>		<u>89,282</u>	
<u>Deduct Current Liabilities</u>				
Sundry Creditors	9,952		3,023	
	<u> </u>		<u> </u>	
Net Current Assets		128,244		86,258
		<u> </u>		<u> </u>
Total Assets Employed		<u>611,439</u>		<u>580,372</u>
 <u>FINANCED BY:-</u>				
Unrestricted Funds as at 01.01.20	147,708		128,244	
Excess Income over Expenditure	<u>-19,463</u>	128,244	<u>-41,986</u>	86,258
Asset and Restricted Investment Fund			483,195	
Revaluation in 2020		483,195	<u>10,919</u>	494,114
		<u> </u>	<u> </u>	<u> </u>
		<u>611,439</u>		<u>580,372</u>

Asset and Restricted Investment Fund

- a) The Freehold Title to 23 Beechwood Avenue given to the Parish at nil cost
Zoopla price estimate (low end of range) 31/12/20
- b) 5238.70 Investment Fund Shares in the C.B.F. of the Church of England given to the Parish at nil cost. (The capital of this fund is 'Restricted' by the terms of 'The Edwards Memorial Trust')
Fund valuation by CCLA as at 31/12/20

The above accounts were approved by the Parochial Church Council and signed on its behalf by:


Vicar: Geoffrey Thompson


Hon. Treasurer: Ian Pudney

NOTES TO THE ACCOUNTS

Overview

The financial year of 2020 produced a deficit of £41,986, compared to a £19,463 deficit in 2019, and a budgeted deficit of £61,169.

The £19,183 improvement compared to budget mainly relates to Repairs and Maintenance, with a budgeted £21,487 for the Church Hall refurbishment still to be spent at the year end. Other areas of both income and expenditure were lower than budgeted due primarily to the impact of Covid-19, fuller details are outlined below.

Income & Expenditure

“Total Income” at £100,058 was below both the 2019 level of £113,596 and the budgeted amount of £105,965.

“Giving in Church” (our core source of income) fell to £57,662 our lowest level since 2012 and whilst the pandemic was a significant factor it should be remembered that the 2019 figure was itself the lowest level since 2013 & we are now over £10,000 below the record level achieved in 2014.

Hall Income from letting was severely impacted by various Lockdowns and totalled less than half of the 2019 value (£18,319) at £8,693.

The saving grace was Donations this included a £2,000 gift from an already generous giver and over £5,000 (once Gift Aid is included) raised via our JustGiving page which I set up in March 2020. Fees also rose back towards the 2018 levels following an exceptionally low value in 2019.

“Total Expenditure” increased to £142,044 from £133,059 in 2019 with The Parish Support Fund at £60,796 continuing to be the largest component.

Aside from Repairs and Maintenance (details below) our running costs fell by approximately £9,000 with lower utility bills, upkeep of services and stationery costs all because of the pandemic. It should also be noted that several kind individuals only claimed minimal expenses during 2020.

Repairs and Maintenance rose to £57,870 from £42,912 in 2019 with the main factor being the ongoing repairs to the Hall with Electrical Works, Supply of New Kitchen and Architect Fees totalling over £40,000. We also spent a further £9,000 on 23 Beechwood Avenue and I am pleased to report the property has now been tenanted successfully (see Rent Receivable) since February 2020.

Balance Sheet

Net current assets employed fell to £86,258 from £128,244 in 2019. The majority of this relates to Balances in the various Bank accounts. Since 2019 the Diocese has requested the inclusion of our Fixed Assets and Investments in the accounts – a modest upwards revaluation was recorded in 2020.

2021 Budget

For 2021 we have budgeted for a deficit of £21,487. The aim is for a balanced budget where Income = Expenditure with the caveat that the deficit represents the outstanding budgeted refurbishment money. This still allows us to report an overall surplus for the 10-year period 2012-2021.

To achieve this, with all other things being equal, Gift Aided Net Planned Giving will need to rise over £50,000 for the first time an increase of 18% - a challenging target but one we can reach if we all play our part.

Post Balance Sheet Events

During the first quarter of 2021 we have paid out £27,758 compared to the budgeted £21,487 ringfenced money. There is still further work to be completed on the Church Hall which is being prioritized and quoted for, however, at the moment, given our financial situation, no further work will be carried out until it is deemed prudent to do so.

ANALYSIS OF OUTSIDE GIVING FOR THE YEAR ENDED 31.12.20

	£
Croydon Nightwatch	450
Water Aid	450
Croydon University Hospital – Staff Covid-19 Support Fund	450
CHURCH'S OUTSIDE GIVING ALLOCATION	1,350
TOTAL	<u>1,350</u>

The Church's outside giving allocation for 2020 is calculated at 2% of the income received via Giving in Church and Fund-Raising Events in 2019.

The total Outside Giving included money 'given' to St Stephen's to be passed onto a specific charity, this is analysed in the accounts under Restricted Funds.

A Few Words of Thanks

Every year it is not only my duty but also my pleasure to thank a few key people who work tirelessly behind the scenes and in doing so make the role of Treasurer far less onerous. I would like to specifically record my thanks to Iona Nelson-Ashley, Eric & Pat Pudney and Geoff Hearn and everyone on the weekly Counting Rota which hopefully I will resurrect at some point later in the year. (Sadly, Pat is no longer with us and Geoff is worshipping elsewhere)

Finally

My thanks to you for taking the time and interest to read these notes hopefully they have helped to explain all the key numbers and possibly answered a few questions you may have had.

As always, I will be happy to address any further queries you may have relating to any aspect of our finances at St Stephen's.

Ian Pudney
Hon. Treasurer
March 2021

Independent Examiner's Report to the PCC of St. Stephen's, Norbury & Thornton Heath

I report on the accounts of the PCC for the year ended 31 December 2020, which are attached.

Respective responsibilities of the PCC and the Independent Examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. The examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 a full audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiners statement

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

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

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the regulations

have not been met; or

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

Signed



Mr Martin Baker

2 March 2021

Reports from Committees, Organisations and Groups

Boys Brigade – Mick Baker

Due to Covid-19 national lockdown, no meetings, activities etc. took place. We are looking forward to when lockdown eases and when the Boys Brigade can meet once again.

Deanery Synod

During the period 2020-21, Deanery Synod meetings were held in February, June, and October of 2020; and in February of 2021. The next meeting is on Thursday, 10 June 2021 for an 8pm start via Zoom.

Currently all meetings are held via Zoom.

The new Synod Secretary and Treasurer is Khadija Ahmed.

These are some of the Collaborative Projects that Deanery Synod are relevant to St Stephen's within the Deanery.

Black History in the Making Deanery - Revd Canon Joyce Forbes

Black History month and beyond has produced an amazing programme and will be celebrated in all 12 churches in the Deanery. Mother Joyce Forbes thanked everyone for their continued commitment and participation.

Public Spirit Young People / Croydon Citizens - Revd Alison Brunt

Since the successful second 'Residential Away' in February, Public Spirit has met online on two occasions and is now developing interaction with an 'interfaith stand' across London as well as continuing the Deanery area campaign. Currently the leadership is being passed more firmly onto the young people's leaders as was its long-term strategy.

Croydon Citizens Alliance - Revd Sam Dennis

Deanery members have become part of a broader Croydon Citizens Alliance which has other organisations as well as members. This will give many campaigns more strength. The Alliance has met online and are planning a new listening campaign.

Ghostship by Fr Azariah France Williams - Speaker Revd Canon Roxanne Eversley {Nee Hunte} introduced the book and went on to say – 'On Emancipation Sunday, celebrated on the first Sunday in August 2020, I suggested to my parishioners that they read Ghost Ship and educate themselves about the church which we love, in which we serve, but which is institutional racist and of course, about the struggles of the global majority of members within its walls'.

Ghostship is worth a read – if you are looking for a book to read or are part of a book club; Ghostship is certainly a book to start with – it is an eye-opener! And once you have read it, please pass it on.

For the February Synod: The Keynote Speaker was the Bishop of Croydon, who gave a talk on past, present and future Church.

Living in Love and Faith: This year the Church is inviting us all to join in the Living in Love and Faith {LLF Project}. The Dean informed the meeting about the New conversation that the Diocese is seeking via parish participation. And on getting their views on Living in Love and Faith. LLF. There will be more information out shortly. In the meantime, the Dean and Deputy Dean are representing us to help bring this conversation to the parishes.

Deanery members from St Stephen's Church -

Fr Geoffrey Thompson	Mr Kester O'Connor
Canon Mtr. Joyce Forbes	Mrs Ruth Mbabazi
Mrs Veronica Cadogan	Mrs Jennifer Thorne

Diocesan Synod – Fr Geoffrey

The Diocesan Synod has continued to meet but by Zoom and registered record attendances. It has welcomed the solid response from parishes in terms of giving to the diocese and has also passed a new Anti-Racism strategy.

Flower Arrangements – Pam Pearce & Veronica Cadogan

Due to Covid-19 and national lockdown, services were mainly held online. We are looking forward to lockdown easing and regular Church services resuming.

Fundraising & Social Events Committee – Hazel Pudney and team

Although, understandably, the last year has been much quieter in respect of larger fundraising events and we had to postpone the planned trip to Canterbury Cathedral and the Summer Ball; we have been able to organise some social activity and initiatives to support fundraising for the Church and the refurbishment of the Church Hall

Events included:

- Advent Reflection via Zoom
- Lent Reflection via Zoom
- On-line Quiz Night via Zoom
- James Alexander Notice Boards
- “Spring Into March” Event

We would like to thank all those who supported these events by taking part, but also those who have made donations and supported them by spreading the word about them to friends and family. Even though we have not been able to have “in person” events, these events take time and effort to organise and rely on the support of the whole Church Family.

As we move through 2021, and as restrictions are lifted, we will be working hard to plan and arrange “in person” events and if requested, other on-line events.

If anyone has any ideas or suggestions, or would like to get involved in fundraising, then please speak to Andrea Anderson or Hazel Pudney

Social Events & Fundraising Team

Andrea Anderson, Hazel Pudney, Denise Gravesande, Andrea-Sierra Okafor, Kester O'Connor, Olga Williamson & Vicky Chafen

Garden Steward – Veronica Cadogan

Due to Covid-19 and national lockdown, gardening duties were suspended. We are looking forward to lockdown easing where we will once again be able to work on the Church garden.

St Stephen's Choir - Les Choristes

Due to Covid-19 and national lockdown, the choir were unable to meet. We are looking forward to lockdown easing where once again our choir practice will resume.

Lawn Steward – Simon Lewis

There is no longer a rota for cutting the lawn, however Ian Pudney cut the lawn regularly throughout 2020 and aims to continue to do so in 2021. It would be good if other volunteers could come forward. Simon Lewis has continued to liaise with our servicing company to ensure the mowers are regularly maintained.

Mother's Union – Iona Nelson-Ashley

Due to Covid-19 national lockdown, the Mother's Union were unable to meet. We are looking forward to when lockdown eases and when we can all come together once again.

Safeguarding – Parish Safeguarding Officers - Hazel Pudney & Maxine Cooper

The Church is committed to promoting and supporting an environment which ensures that all who attend are and feel welcomed, encouraged, respected and safe.

A Safe Church, originally adopted by the PCC in 2009, is a manual containing the Diocesan policies, procedures, and guidelines for safeguarding children, safeguarding adults who may be vulnerable, and responding to domestic abuse. Significant amendments were made in 2019 in line with a number of new and revised policies from the House of Bishops and the National Safeguarding Team and to reflect changes in wider safeguarding procedure and legislation. The manual is designed to be used as a tool as and when necessary and this has been made available to all relevant youth/children's leaders.

We continue to undertake the periodic review of roles within the parish requiring a DBS check to ensure these are in place and this work is on-going.

As a Parish, we also have agreed statements and policies on Safeguarding Children, Adults who may be vulnerable and those suffering from domestic abuse. These statements are displayed in the Church Hall and on the noticeboards at the back of Church, alongside details of our Parish Safeguarding Officers. The statements and notices will undergo a full review in 2021.

As mentioned in our last annual report, Safeguarding is a standing item on the agenda of the PCC, and it is excellent that both the PSOs are serving members of the PCC, which is recommended good practice.

Serving Team – John Keene

Due to Covid-19 national lockdown, services were held online. We are looking forward to when lockdown eases and when we can all come together to worship once again.

I am always looking for new servers to join the team – no previous experience needed, no age limits, as we can find a role for you and appropriate training will be given!

St Stephen's Church Cleaning Report – Katy Lewis

During the COVID-19 Pandemic we had instituted appropriate cleaning protocols for the Church and the Church Hall. These were monitored and reviewed on an ongoing basis by Hazel Pudney, in her role as Chair of the Premises Committee. Thanks to the Wardens, Servers and Helen Doe, and all those involved, for their ongoing support and diligence with this as we work to ensure a COVID secure environment.

Sunday school – Coral Martin, Loraine Edwards-Wilks and Paula Walkes

Due to Covid-19 and national lockdown we were unable to attend Church. We are looking forward to lockdown easing and welcoming back our children to Sunday school.

The Children's Society – Pamela Sinclair

Due to Covid-19 and national lockdown we were unable to attend Church. We are looking forward to lockdown easing and resuming fundraising via the Children's Society boxes. We are hoping to get more people involved and increase the number of box holders.

Wednesday Refresher Group – Aileen Ross

Due to Covid-19 national lockdown, the Wednesday Refresher Group were unable to meet. We are looking forward to when lockdown eases and when we can all come together to fellowship once again.

Please consider joining us for refreshments each Wednesday, we are a very informal group. Prayers, peace & light from all our group to everyone.

Welcome Team – Juliana Smith

Due to Covid-19 and national lockdown we were unable to attend Church. We are looking forward to lockdown easing and welcoming back worshippers to our beautiful Church.

Word Alive – Christine Wheeler

Due to Covid-19 national lockdown, our WORD ALIVE group were unable to meet. We are looking forward to when lockdown eases and when we can all meet once again and study the Word together.

We meet on the first Friday of each month in the Claudette McArthur room (entry opposite the hall door), from 7.30 - 9.30pm. Refreshments from 7.15 pm. Contact: Christine Wheeler 0208 771 6438.

Youth Alive – Denise Gravesande, Garikai Garwe and Charlotte Perry

Youth Alive sessions were able to be held over Zoom during the pandemic. This has been a mixture of reflections, topical discussions and quizzes. Initially it was every Sunday but now we meet on the last Sunday of the month. It's been a great way to still stay connected to our young people. God Bless technology!
