

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:

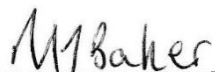
(1) which gives me reasonable cause to believe that in any material respect the requirements

- 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!
