

**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 22<sup>nd</sup> 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.

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## 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
<b>CHURCH'S OUTSIDE GIVING ALLOCATION</b>	<b>1,021</b>
Croydon NightWatch	0
Christian Aid	25.46
Bishop of Southwark's Lent Appeal	81.40
Ukraine Relief	954.30
<b>TOTAL</b>	<b>2082.16</b>

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](mailto: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	<b>Stewardship - Regular Giving:</b>			
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	<b>Total Stewardship</b>	£ <b>54,839.91</b>	£ <b>54,641.79</b>	<b>'100%</b>
2.2				
2.3				
2.4	<b>Donations:</b>			
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			2,088.59	
3.1	Online donations (Just Giving etc)	£ 774.79		1.04 Challenging
3.2			805.78	
3.3	Card donations (SumUp)	£ 790.59	£ 822.21	1.04 Challenging
3.4	Legacies	£ 51,000.00	£ -	Unknown (expected Christine Evans)
4	Other donations	£ 2,330.85		1.04 Challenging
4.1	Other Fundraising drives (Xmas Fair, Boards)	£ 845.22	£ 2,424.08 / 879.03	1.04 Challenging
5	<b>Total donations</b>	£ <b>60,498.74</b>	£	<b>'16%</b>
5.1			<b>9,878.69</b>	
5.2				
5.3	<b>Hall &amp; Church Hire Income:</b>			
5.4	Regular hires	£ 8,504.50	£ 19,984.86	1.08 Optimistic
	Occasional - One Offs Hires	£ 6,297.50		1.08 Optimistic
6			6,801.30	
6.1				
6.2				
6.3				
7				
7.1				
7.2				
7.3				

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

		<b>ACTUAL 2022</b>	<b>BUDGET 2023</b>	
8	<b>Total Hall Running Costs</b>	-£ 6,344.68	-£	'108%
8.			<b>6,337.34</b>	
13.2	<b>Salaries &amp; Staffing Costs:</b>			
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	<b>Service Running Costs:</b>			
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.	<b>Total Service Running Costs</b>	<b>£ 9,753.05</b>	<b>-£ '1</b>	<b>114%</b>
4			<b>1,118.98</b>	
12.				
5'	<b>Beechwood Running Costs (exc mgmt fee):</b>			
	Beechwood Insurance	-£ 386.71	-£	Paid for 2023
'13			427.10	
'13.1	<b>Total Beechwood Running Costs</b>	<b>-£ 386.11</b>	<b>-£</b>	<b>110%</b>
'13.2			<b>,427.1</b>	
13.3			<b>0</b>	
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
<b>FINANCED BY:-</b>			
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**

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**Mr Ian Pudney**

**20th March 2023**