

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.	<p>To elect up to five Parochial Representatives to the Parochial Church Council.</p> <p>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.</p>
7.	<p>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.</p>
8.	<p>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.</p>
9.	<p>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.</p> <p>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.</p>
10.	<p>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.</p>
11.	<p>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</p>

	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. <ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> • Forecast 2025 = £3,400: • Elements £1,000, Candles £1,000 and special services, Flowers £1,400. 	£3,022	£3,400

<p>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.</p> <ul style="list-style-type: none"> • Forecast 2025 remains the same £10,000. <p>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.</p> <ul style="list-style-type: none"> • Forecast 2025=£nil. We have not been notified of any expected legacies for 2025. No charity campaigns have been planned. <p>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.</p> <ul style="list-style-type: none"> • Forecast 2025 remains at £1,200 	<p>£7,365</p> <p>£398</p> <p>£1,289</p>	<p>£10,000</p> <p>£nil</p> <p>£1,200</p>
<p>CHURCH ACTIVITIES- INCOME FROM WEDDINGS, FUNERALS, HALL, SHED AND CHURCH HIRE.</p> <p>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.</p> <ul style="list-style-type: none"> • Forecast 2025 remains at £7,000. Kept forecast for weddings and funerals the same. <p>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.</p> <ul style="list-style-type: none"> • 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. <p>SHED £240 Forecast 2024-£720 Late payments for shed. Received early in 2025.</p> <ul style="list-style-type: none"> • Forecast 2025 is £720. No fee increase. 	<p>£3,571</p> <p>£25,693</p> <p>£240</p>	<p>£7,000</p> <p>£29,312</p> <p>£720</p>

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. <ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> • 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
<p>MAJOR CAPITAL EXPENDITURE- MAJOR REPAIRS OR NEW BUILDING WORK TO CHURCH BUILDING, HALL OR OTHER PCC PROPERTY INCLUDING REDECORATION.</p> <p><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</p> <ul style="list-style-type: none"> • Forecast for 2025 is £2,000 	(£3,930)	(£2,000)
<p>CHURCH ACTIVITIES – CLERGY EXPENSES, MISSION, FEES TO THE DIOCESE, SALARIES PLUS STAFFING EXPENSES AND PARISH SHARE FUND.</p> <p>MISSION = £420 Forecast 2024 was £2,700. Lower than expected. Donations made to Children's society, Gaza and Bishop's Lent Appeal.</p> <ul style="list-style-type: none"> • Forecast for 2025 is £1050. Water Aid £100, Croydon Nightwatch £1050, Christian Aid £100, Croydon North Citizen £750 <p>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.</p> <ul style="list-style-type: none"> • Forecast 2025 is £1,470. Hopeful for more weddings in 2025. One booked for Feb 25. <p>SALARIES & STAFF EXPENSES = £8,677 Forecast 2024 was £10,250 All payments made for cleaning church, hall, grounds organist, vergers and HMRC employer payments.</p> <ul style="list-style-type: none"> • Forecast 2025= £8,700 <p>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.</p> <ul style="list-style-type: none"> • 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. <p>PRIEST COSTS (DURING INTERREGNUM) 2024 = £582.79 Forecast 2024 was £1,200 due to paying priests to attend.</p> <ul style="list-style-type: none"> • Forecast 2025 is £1,000 	<p>(£420)</p> <p>Enil</p> <p>(£8,677)</p> <p>(£56,695)</p> <p>(£583)</p>	<p>(£1,050)</p> <p>(£1,470)</p> <p>(£8,700)</p> <p>(£57,262)</p> <p>(£1,000)</p>

<p>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.</p> <p><u>RUNNING COSTS: CHURCH SERVICES = £1,716.82</u> Forecast 2024 was £3,000. The cost of elements, candles, oil etc</p> <ul style="list-style-type: none"> • Forecast 2025 is £1,850 reduced due to expenditure in £2024. <p><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.</p> <ul style="list-style-type: none"> • Forecast 2025 is £900 - We hope your generosity continues and we thank you. <p><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.</p> <ul style="list-style-type: none"> • Forecast 2025 is £1,400. We are hopefully that these generous contributions continue but predict possible expenditure to be £1,400 if none received. <p><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.</p> <ul style="list-style-type: none"> • Forecast for 2025 is £3,000 <p><u>RUNNING COSTS: MAINTENANCE & REPAIR= £10,616.43</u></p> <ul style="list-style-type: none"> • Church and Hall - £943.03 • Electrical (internal and external)- £2,886.84 • Gas Heaters-£1,781.37 • Organ- £5,005 <p>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.</p>	<p>(£1,717)</p> <p>(£690)</p> <p>(£1,463)</p> <p>(£4,004)</p> <p>(£10,616)</p>	<p>(£1,850)</p> <p>(£1,000)</p> <p>(£1,400)</p> <p>(£3,000)</p> <p><i>See below</i></p>
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<p>Forecast 2025=ANNUAL SERVICING AND REPAIR=£4,795</p> <ul style="list-style-type: none"> • 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)
<p>Forecast 2025=MISCELLANEOUS REPAIRS = £2,800</p> <ul style="list-style-type: none"> • 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)
<p><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.</p> <ul style="list-style-type: none"> • Forecast 2025 is £9,965. 	(£9,313)	(£9,965)
<p><u>TRADING COSTS: Beechwood Ave= £487.65</u></p> <ul style="list-style-type: none"> • Insurance for 2025 paid in Nov24. Forecast 2025 is £522. An increase of 7% on 2024 costs. 	(£488)	(£522)
<p><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.</p> <ul style="list-style-type: none"> • Forecast 2025 - £3,735 The aim is to reduce this. 	(£3,822)	(£3,735)
<p><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</p> <ul style="list-style-type: none"> • 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)
<p><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.</p> <ul style="list-style-type: none"> • <i>Castle Water £949;</i> • <i>Crown Gas & Power £6,011;</i> • <i>Drax £8;</i> • <i>Positiv Energy £5,633;</i> 	(£15,784)	(£16,500)

<ul style="list-style-type: none"> • Veolia(refuse) £2,491; • Virgin Media £691. <p>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.</p> <ul style="list-style-type: none"> • Castle Water £950* • Crown Gas & Power £6,500* • Positiv Energy £6,400* • Veolia(refuse) £2,600* • Virgin Media £700* <p>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.</p> <p><i>*Forecast figure based on invoices paid Jan-Mar25</i></p>		
COST OF GENERATING FUND—		
<p>FUNDRAISING EVENTS - £3,131.53</p> <p>The cost of games for quiz night, speaker for BHM event. Cost of alcohol licences. Includes the cost of purchasing games.</p> <p>The cost of the coach trip to Canterbury cost £1,350.</p> <ul style="list-style-type: none"> • 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)
<p><u>OTHER EXPENDITURE - £3,799 plus by £285.89= £4,084.89</u></p> <p>£285.89 is the Year End adjustments taking into consideration prepayments and items accounted for in previous year.</p> <p>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.</p> <ul style="list-style-type: none"> • Forecast for 2025 is £2,300 <p>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.</p>	(£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 **IPudney**

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	<i>Note (a)</i>
Investments - The Edwards Mem. Fund		118,422		121,133	<i>Note (b)</i>
<u>Current Assets:</u>					
Sundry Debtors	755		0		<i>Note (c)</i>
CBF Church of England Deposit Funds (CCLA)	151,126		140,017		<i>Note (d)</i>
Prepayments	4,972		5,571		<i>Note (e)</i>
Bank Balances	12,465		14,782		
	<u>169,318</u>		<u>160,371</u>		
<u>Deduct Current Liabilities</u>					
Sundry Creditors	0		0		<i>Note (c)</i>
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 CCLI & 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

Coral Martin

Date

26/03/25

Email or telephone

TREASURER@STSTEPHENSNTX.CO.UK

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.