

St Saviour's Church, Chalk Farm
Independent Examiner's Report to the Members/Trustees of St Saviour's
Church, Chalk Farm Parochial Church Council

I report to the trustees on my examination of the accounts for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Mrs C P Phillips, FCCA
C H Jefferson & Co
Suite 1
4 Park Square
Scunthorpe
North Lincolnshire
DN15 6JH

Date: 11 March 2025

ST AVIOUR'S CHALK FARM ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

Aim and purposes

St Saviour's Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship with us and to become part of our parish community. Our services and worship put faith into practice through prayer, scripture and music and sacrament.

When planning our activities for the year, the PCC have considered the Charity Commission's guidance on public benefit and, in particular the guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; teaching the Gospel and developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Missionary and outreach work.

All of this can be summarised by the PCC considering, in everything it does, its Mission Statement: 'In Christ we welcome everyone; to grow together in faith that we might share the unconditional love of God for all'.

To facilitate and support this work it is important that the PCC maintains the fabric and improves the facilities of our buildings.

Achievements and performance

Despite this being the second year in vacancy (having no priest) the church has managed to function.

Worship and prayer

The main service has been a Eucharist at 10.30 a.m. on Sundays. In the first eleven months of the year this has alternated with a service at St Peter's, Belsize Square. On the Sundays when there has not been a morning service at St Saviour's there has been a lay-led afternoon service. This has alternated between an Evening Prayer in Celtic manner and a service of Taizé worship. Since Advent (December) both St Saviour's and St Peter's have had their own Eucharist services. Taizé worship has continued. Lectio Divina has been held for an hour a week alternating monthly between St Saviour's and St Peter's. This continues.

Pastoral care

Wide ranging pastoral care has not been possible. However, for an hour on Tuesdays and Thursdays the church has been opened for private prayer, with two members of the congregation present as watchers. Two persons have come consistently and we believe have found this helpful.

Mission, outreach and evangelism

A Carol Service on 15th December was attended by 85 people (including choir and 10 children.

Deanery synod

Camden Deanery Synod met three times during the year, and provides the PCC with an important link between the parish and the wider structures of the church. Among topics discussed were the progress of fund raising by St Mary Eversholt Street, in which the deanery supported the parish in an appeal for more time to avert a potential closure for public worship. One of the meetings was an introductory meeting with the new Bishop of Edmonton, Bishop Anderson. Brief oral reports of activities in the parishes were invited at all meetings. A presentation on racial justice was postponed to a later meeting. Janet Cowen, St Saviour's Deanery Synod representative, attended all three meetings.

Safeguarding

The PCC confirms that has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults).

Volunteers

Beyond the PCC we have no volunteers regularly engaged in particular matters, though members of the congregation help when they can. The contribution of the PCC is invaluable and the church could not function without them.

Financial review

Total receipts on unrestricted funds was £159,646. Total payments on unrestricted funds amounted to £316,908 of which £240,953 was spent on major repairs and maintenance and £41,000 was contributed to the London Diocesan Common Fund.

The net result for the year was an excess of payments over receipts of £157,262 on unrestricted funds. The balance to carry forward at 31 December 2024 on unrestricted funds was £135,064.

The balance to carry forward on restricted funds at 31 December 2024 was £1,873, being the amount relating to the windows project.

Reserves policy

It is the PCC policy to maintain the recommended balance on unrestricted funds which equates to at least three months of the normal running costs. The cash balance on the unrestricted funds at the year-end is well in excess of this figure.

Structure, governance and management

St Saviour's Church is situated at Eton Road, Chalk Farm, London NW3 4SU. It is part of the Diocese of London within the Church of England. The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure 1956 and the Church Representation Rules 2011. From 30 May 2024 it is a charity registered with the Charity Commission under charity registration number 1208457. Registration is in the name of The Parochial Church Council of the Ecclesiastical Parish of St Saviour, Chalk Farm.

The method of appointment of PCC members is set out in the Church Representation Rules. Membership of the PCC consists of the churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. Members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members have

some induction and are made aware of their responsibilities.

The PCC met on 7 occasions during the year. The average level of attendance at PCC meetings during the year was 90 %. It enjoys the support of a parish administrator, David Barton.

The PCC members who have served during the year were as follows:

Barbara Brend (Chair)

Ming Yen

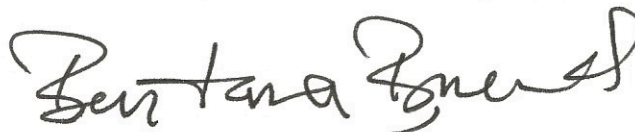
Celia Pachmayr

Christopher Cooke

Corinne Moyes

Janet Cowen

Approved by the PCC on 3 March 2025 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'Barbara Brend', written in a cursive style.

Barbara Brend (Chair)

ST SAVIOUR'S CHURCH, CHALK FARM
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNTS

	Unrestricted funds	Restricted funds	Total 2024	Total 2023 (restated)
Receipts				
Voluntary receipts	47,779	8,550	56,329	333,150
Church activities	46,130		46,130	34,545
investment income - bank deposit interest	3,153	94	3,247	2,475
Other incoming resources	62,584		62,584	
Total receipts	<u>159,646</u>	<u>8,644</u>	<u>168,290</u>	<u>370,170</u>
Payments				
Church activities	316,908	8,550	325,458	212,450
Total payments	<u>316,908</u>	<u>8,550</u>	<u>325,458</u>	<u>212,450</u>
Excess of payments over receipts	(157,262)	94	(157,168)	157,720
Cash at bank, 1 January 2024	<u>292,326</u>	<u>1,779</u>	<u>294,105</u>	<u>136,385</u>
Cash at bank, 31 December 2024	<u>135,064</u>	<u>1,873</u>	<u>136,937</u>	<u>294,105</u>

ST SAVIOUR'S CHURCH, CHALK FARM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
Receipts				
Voluntary income				
Church collections	1,728		1,728	489
Parish giving scheme inc gift aid	34,805		34,805	32,661
Donations	1,246	2,000	3,246	300,000
Grants from LDF		6,550	6,550	
Legacy	10,000		10,000	
	<u>47,779</u>	<u>8,550</u>	<u>56,329</u>	<u>333,150</u>
 Income from church activities				
Octagon nursery school	21,306		21,306	12,969
Church hall lettings	21,775		21,775	19,196
Church lettings	2,490		2,490	2,275
Sundry income	559		559	105
	<u>46,130</u>		<u>46,130</u>	<u>34,545</u>
 Other incoming resources				
VAT reclaimed under Listed Places of Worship scheme	60,817		60,817	
Insurance claims	1,767		1,767	
	<u>62,584</u>		<u>62,584</u>	
 Payments				
Church activities				
Charitable giving	1,230		1,230	487
Diocesan Common Fund	41,000		41,000	41,000
Expenses of clergy	100		100	255
Electricity and gas	10,073		10,073	14,452
Water	1,194		1,194	1,144
Insurance	6,379		6,379	6,494
Major repairs and maintenance	240,953	8,550	249,503	136,173
Worship materials				41
Admin support costs	13,131		13,131	8,624
Professional fees	1,680		1,680	2,910
Accountancy fees	1,080		1,080	600
Miscellaneous expenses	88		88	270
	<u>316,908</u>	<u>8,550</u>	<u>325,458</u>	<u>212,450</u>

ST SAVIOUR'S CHURCH, CHALK FARM
STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2024

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
Cash funds				
Cash at bank and in hand	135,064	1,873	136,937	294,105
Debtors				
Octagon nursery school				5,781
Hall lettings	1,594		1,594	4,512
Prepayments				415
	<u>1,594</u>		<u>1,594</u>	<u>10,708</u>
A debtor for gift aid cannot be established with any degree of certainty.				
Liabilities				
Creditors				13,060
Accruals	600		600	1,830
	<u>600</u>		<u>600</u>	<u>14,890</u>

Notes:

- The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis as the income for the year is less than £250,000. As a result the comparative figures for 2023 have been restated as those accounts were prepared on the accruals basis.
- Restricted funds**
The windows project is a restricted fund and can only be used for repairs, maintenance and the replacement of windows.
- Giving through planned giving and offerings includes £23,997 received from PCC members.

Approved by the PCC on 3 March 2025 and signed on its behalf by :

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 Barbara Brend (Chair)