



St Stephen's Church, Twickenham
Registered charity number 1131378
Annual report and accounts

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31 December 2018

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Trustee's Annual report

The Parochial Church Council of St. Stephen's Church, Twickenham presents its annual report and audited accounts for the year ending 31 December 2018.

Background

St Stephen's is a friendly, vibrant church in East Twickenham, London. We cater for people of all ages, with a range of Sunday services and midweek events. We emphasise the importance of prayer, worship and good teaching from the Bible. Our aim is to be a community of people growing in our understanding and love of God who serve the people in our local community with grace and generosity.

Our Vision

St Stephen's aims to be a growing, active and outward looking church, serving our community and the wider world with the good news about Jesus. This overarching vision was re-energised with a fresh commitment to increasingly 'look outwards' in all aspects of church life. The mission statement "*Offering life in Jesus to all*" highlights the church's commitment to aim for increased community involvement.

St Stephen's vision is to be a fully equipped and empowered church; full of the life of Jesus. We attract and welcome others to meet Jesus and find out what it means to enjoy the fullness of life He gives. We go out into our communities with confidence and with joy; commissioned and equipped to be ambassadors for Christ in the places we live and work. We take the presence and power of Jesus with us to meet people where they are. We aim to make disciples who make disciples, and together we do our best to bring love, hope and life to the world around us.

Our underpinning framework that enables our vision and mission to progress are neatly summarised as an 'ABCDE' of our life together; namely:

Adoration – growing in our experience and understanding of God through worship and prayer.

Belonging – growing in the quality and depth of friendship we enjoy with each other.

Community and Compassion – growing in generous acts of service and love to our neighbours at work, at home, locally and globally.

Discipleship – growing in our understanding and practice of whole life discipleship – so that every area of our lives increasingly align with the values of Christ and come under his Lordship.

Evangelism – growing in our commitment to share the good news of the gospel verbally with those we interact with in our daily lives.

In practical terms this means that our primary objectives are:

- (a) spiritual growth through a deepening personal and corporate engagement with God in all those worshipping at St Stephen's;
- (b) to provide a good spiritual home for Christians moving to our area;
- (c) to provide support, Christian love and compassion to those in need;
- (d) to reach out and share the good news of Jesus with our neighbours and others both locally and further afield.

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Aims and purposes

St Stephen's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Jeremy Barnes, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church building, its associated grounds and buildings (the Crossway and 304 and 308 Richmond Road properties on the church site); the Church Office building at 30 Crown Road and two further PCC owned residential properties (94 Kenley Road and 68 Heathfield South).

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our church and to have a positive and enriching experience if they are a visitor or guest, or to become a valued and active member of our community at St Stephen's. The PCC maintains an oversight of St Stephen's worship services, events and activities and aims to enable the St Stephen's community to live out a vibrant and deepening faith that is visible to all we are in contact with and which practically demonstrates our faith to the local and global communities we serve. The PCC is also committed to the protection of children, young people and vulnerable adults both in society and in its own community. St Stephen's PCC has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, in relation to having due awareness and regard to the House of Bishop's guidance on safeguarding children and vulnerable adults. The PCC has reviewed and ensured that the necessary safeguarding policies, procedures and practices are currently in place in its organisation.

When planning our activities for the year, St Stephen's PCC has considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. Our aim is to be a community of people growing in our understanding and love of God who serve the people in our local community with grace and generosity. To facilitate this work, it is important that we maintain the fabric of the Church of St Stephen's and its associated grounds and buildings.

Plans for future periods

To continue to build up the congregation both numerically and spiritually and to continue developing and implementing the vision and objectives set out above. 2018 was a challenging year for the church as noted below under achievements and performance. We are now starting the healthy process of re-growth and flourishing.

Specific objectives for the year ahead are:

- Complete the future shape of the staff team review started in Summer 2018 and implement the recommendations
- Rebuild St Stephen's post Christ Church Feltham plant; church congregation - young and old, fill the vacant staff team positions; Associate Vicar, Associate Youth Pastor, Associate Children's Pastor, Vicar's PA
- Re-imagine how we adapt and grow the church in the coming year, with input from Bishop Graham's team
- Complete the PCC Governance review and implement the recommendations

Our strategy

We employ a paid staff team to work alongside the clergy in developing the ministries of the church in accordance with our vision. As well as providing leadership or support to the various activities and areas of ministry offered by the church, an important role of the team is to encourage and guide congregational members in the development of their own gifts. As a result, a large proportion of the congregation is actively involved in ministries within and outside St. Stephen's. It is the generosity and commitment of our church members through giving of their time and through financial contributions that enables us to fulfill our vision of serving our local community.

We welcome in the region of 900 people into the church buildings each week to participate in a range of activities which, in addition to our Sunday and mid-week services, include a drop-in meal for the homeless, groups for senior citizens, teenagers and children as well as various courses that run throughout the year. In addition, around

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27 small groups ("Life Groups") meet in various homes during the week for Christian fellowship and support and all church members are encouraged to belong to one of these groups.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is.

Church membership

Electoral roll numbers for the year ended 31 December 2018 were 589, up from 536 in 2017. Usual Sunday attendance averages at around 480.

The Parochial Church Council (PCC)

In accordance with the Parochial Church Council (Powers) Measure 1956 the Parochial Church Council (PCC) is required to co-operate with the minister in promoting the whole mission of the Church (pastoral, evangelistic, social and ecumenical) in the parish. The PCC is constituted in accordance with Part II of the Church Representation Rules, contained in Schedule 3 to the Synodical Government Measure 1969 (No. 2) and consists of the clergy and churchwardens of the parish, together with a number of representatives of the laity elected at the Annual Parochial Church Meeting (APCM). As legally required since 2009, the PCC is registered with the Charity Commission and PCC members are registered trustees excepting two co-opted non-voting members detailed in the table below. Members are appointed during PCC meetings and newly elected members are furnished with documentation explaining their role and responsibilities as trustees.

As trustees PCC members accept ultimate responsibility for directing the church and ensuring that it is solvent, well-run and delivering the outcomes for the benefit of the public for which it exists.

The PCC aims to discharge this responsibility in two main ways:

Vision & Strategy: Working together with the vicar and senior staff team to develop vision and strategy, establishing operational plans and budgets to implement it, monitoring progress and spending during implementation and evaluating results post-implementation.

Compliance & Control: Understanding and complying with legal and regulatory requirements, ensuring that good internal financial and management controls are in place, reviewing major risks and putting systems in place to manage those risks, acting prudently to protect the reputation, assets and property of the church.

The PCC largely delegates operational matters to the appointed staff team while retaining responsibility for ensuring that this team is effectively supervised and monitored. The PCC actively supports and prays for the vicar and senior staff and also holds them to account in relation to the management and administration of the church.

PCC meetings enable members to understand what is on the vicar's heart so that they can help bring clarity, wisdom, discernment and prayer to those issues as well as being a resource of collective wisdom and insights on ministry areas in the life of the church which the vicar and senior team can draw upon.

The members who held office from 1 January 2018 until the date of signature of this report and the accounts were:

Chair	Rev. Jez Barnes (SC)		
Clergy	Rev. Sonja Arnold (deceased May 2018)	Rev. Andy Watkins (up to Nov 2018)	Rev. Hugo Foxwood (from July 2018)
Wardens	Graham Charkham (SC from April 2018)	Teri Anne Cavanagh (SC)	Simon Foot (up to April 2018)

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<i>Secretary and lay members</i>	Julie Haworth (Secretary, co-opted, non-voting, SC)	Jen McCole (co-opted May 2018)	Ross Yarrow (co-opted May 2018)
<i>Lay readers</i>	David Wilson (up to Nov 2018) Barry Armstrong (from August 2018)	Gena Smith	Les Taylor
<i>Deanery Synod members</i>	David Parish (SC)	Tony Dixon	Anne Warren
	Mike Wilkinson	Bob Miller	Bea Millard (SC)
	Sandra Jennings		
<i>Elected lay members</i>	David Tennant	Sarah Gough (Treasurer) (SC)	Robert Hardy (up to April 2018)
	Jeannie Mee (up to April 2018)	Ella Knapp	Helen Chen
	Mike Wainer	Dave Jessel (up to Nov 2018)	David Talbot (up to Nov 2018)
	David Tennant	Thelma Hadjigeorgi	Matthew Baird
	Jerry Booker	Josh Kilpatrick (up to Nov 2018)	

SC denotes members of the Standing Committee

Organisation & Governance

A PCC handbook describing the PCC structure and articulating the role and responsibilities of PCC members, published in May 2016, is issued to all new members.

The full PCC meets five or six times a year and a Standing Committee (SC) is convened remotely (via email) as and when required to transact operational business on behalf of the PCC that cannot wait for the next full PCC meeting. The SC consists of the vicar, wardens, treasurer, operations & finance manager (non-voting) and two elected members of the PCC.

Small working groups are formed as and when needed to look at specific issues in detail following on from a PCC discussion. These groups enable the PCC to draw more deeply on the experience and expertise of individual members in a way that is not possible at larger and more formal PCC meetings. Working groups are constituted as advisory sub-committees of the PCC, do not have any executive powers and may co-opt other members of the church who have suitable expertise.

The Missions Committee, the Finance and Operations Group and the PCC Advisory Group are such 'working groups' that meet on a regular basis by virtue of the requirement for continuous monitoring on behalf of the PCC of the areas and activities for which these groups are responsible. Other working groups are formed to address specific projects and then disbanded on completion of the project. Each working group works within a clearly defined and PCC approved terms of reference.

PCC meetings normally have three sections. The first section of the meeting is allocated to the vicar to share issues that are on his heart and where God may be leading the church. The second section deals with regular business updates, such as operations, buildings, financial and staffing. During the final section of the meeting a core topic in the life of the church, often related to the first section, is brought for consideration by PCC members. This may generate further work to be undertaken separately by a working group with a view to tabling specific proposals for subsequent approval by PCC.

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Church Representation Rules allow anybody whose name is on the electoral roll to have access to all minutes of PCC and SC meetings except those which the PCC deems to be confidential. Church members are encouraged to find out about any matters of particular interest to them by speaking to a PCC member.

Risk Management

The PCC periodically reviews the major risks to which the church is exposed. This involves identifying the types of risks faced, their potential impact and likelihood of occurrence. This analysis, together with any controls and processes to mitigate risks, is documented in a risk register maintained and regularly reviewed by the PCC. The St Stephen's Risk Register was last reviewed by the staff leadership and Finance and Operations Group members in January 2017 and was brought to the PCC for consideration at its March 2017 meeting.

Advisers and auditors

A resolution to re-appoint our auditors, MGI Midgley Snelling LLP, Ibex House, Baker Street, Weybridge, Surrey KT13 8AH will be put to the Annual Parochial Church Meeting.

The Charity's bankers are CCLA Investment Management Ltd, Senator House 85 Queen Victoria Street London EC4V 4ET and Barclays Bank Plc, 1 Churchill Place London E14 5HP.

Achievements and Performance

2018 was a year of significant challenge and change for St Stephen's. We started the calendar year planning and knowing we were heading for a year of stretch and change. However, we experienced unexpected additional challenges. We lost a dear friend and clergy colleague, Sonja Arnold, the Associate Vicar, who died of cancer, after a short illness, in May 2018. Inevitably, the plans and timing were impacted.

The highlights for 2018 were: -

- In keeping with St Stephen's tradition of serving with grace & generosity, we were delighted to plant a new church in November, Christ Church Feltham, which is led by Rev. Andy Watkins. A group of about 50 people from St Stephen's with three staff and four PCC members have joined Andy as part of the core team. It is a privilege to give away leaders, people and resources to bless and grow the wider church.
- Recognising St Stephen's role over the past years in planting churches, St Stephen's was honoured to be one of the 19 churches, designated by the Diocese of London, a Resource Church.
- Hugo Foxwood was ordained at St Paul's in June and is now a full time Curate at St Stephen's.
- Jon Morley, who was an intern on the staff team, in 2015, is now an Ordinand in training at St Mellitus and came back in September to work part-time at St Stephen's.
- The church ran the Reveal Spiritual Life survey to enable one kind of 'sense check' of where the church is at and what the priorities for the church should be in the next 3 – 5 years. An outstanding summary and report of the key findings and actions was delivered in July 2018 and the recommended actions have started to be implemented. One example was an excellent teaching programme on discipleship run in Autumn/Winter 2018 helping the congregation hear what God is calling them to do while challenging and guiding them in their personal spiritual journey
- The staffing structure was reviewed with all staff involved in the conversation. The review considered the future needs of the church and alignment with the agreed strategic priorities. The review is expected to be completed at the end of April.
- The PCC led a review of the governance of the church. The final report and recommendations are due in 2019, ready for the new church year.

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- The Crossway building project recommendation report was reviewed, and it is recognised that while there is still a need for a major refurbishment and financial plan to ensure that sufficient funds can be raised to see the project implemented over the next 2-3 years, that 2018 was not the year to embark on a project of this scale. Instead, over the late summer, a minor refurbishment was undertaken - painting, cleaning and tidying the space – which has enhanced the Crossway welcome and general appearance.

In addition, the following significant activities and projects were undertaken, completed or advanced, in addition to all regular activities in 2018.

Worship, Vision and Sunday and other services: The PCC is keen to offer a range of services over the week and over the course of the year that our community finds spiritually fulfilling. Our three Sunday services and continue to be well attended and the distinctive worship style in each service well received. Teaching series throughout the year have included the letter of 1 Peter and The Disciple (based on the book by Lucy Peppiatt).

Services of Healing and Encouragement: Thursday is the new Sunday for some of our congregation, who find this smaller service easier. New congregation members have joined it this past year. There's a strong sense of God's presence and warm fellowship which contributes to the lunches that follow communions. We're keen that the church knows that it's a service for people of any age. It's a place to be understood if one is off work and wants space with God and healing prayer.

Celebration of special life milestones: As well as regular services, we enable our community to celebrate and thank God at the milestones of life. Between Jan – December 2018: 33 baptism/thanksgivings were held. 11 weddings were also celebrated including one of the interns, Beth Halloum, and 10 funerals/thanksgiving services were conducted in our church this year, including the wonderful but very sad celebration of Sonja Arnold's life. Our yearly Service of Light was also held in November, enabling friends and family that have lost loved ones to express grief and give thanks for the life of their loved one.

Easter, Advent and Christmas season services: Over the Easter weekend 588 of our community attended one of our Easter services and many also took part in the Good Friday 'walk of witness' organised jointly by local churches in the area.

In total we welcomed over 3,353 people into our church for our Christmas events and services. There were the highly visible events and services such as Crown Road Fair, Christingle, Carols by Candlelight, the Crib Service and Christmas Eve and Christmas Day services. In addition, a warmly received Drop-In Christmas meal and Christmas Day lunch were held.

Although not as visible to our congregation we also supported 4 school and nursery services and their rehearsals and welcomed an additional 1,400 adults and children into the church for these events.

We distributed a special Christmas invite to the majority of homes in the parish to join our Christmas services.

Children, Youth and Young People's Ministries: Children: Here at St Stephen's we long to see children living life to the full, flourishing in a close relationship with Jesus; and as a church we aim to partner with parents as they navigate and nurture their child's growing faith. We do this in a number of different ways, and 2018 was a great year! Kids Church on a Sunday continues to be a space for children to explore and develop the relationship with God they're discovering in their everyday.

Little Acorns continues to be a wonderful community; a safe haven for parents of little ones during the week. Due to the intimate nature of the group it's a joy to see children get to know one another and feeling at home in the space giving parents a chance to breath! We see church and non-church families every week and love journeying with them all.

We continue to support local primary schools through assemblies, church visits, support of the RE curriculum and specifically supporting RE days. We love getting to know the children in our community and it's a privilege to support the teachers and governors of these great schools. Easter saw many of these children join us for Rainbow Club – our annual holiday club. We spent a week at our Lego themed club 'Build it' where we explored what it looked like to be part of building God's Kingdom here on earth.

Our all-age services, parenting nights and articles written for The Month all aim to encourage and support the families, both in and out of church, as they explore and live out the Christian faith together. We look forward to what God has in store for us all in 2019 – new families, new team and hopefully new opportunities to reach local families with the love and good news of Jesus.

Youth: 2018 has been an eventful year for St Stephen's youth, to say the least! It has been full of joys, new faces and friends and also sad goodbyes. The end of 2018 saw the end of Beth Resch's time as Youth Pastor, as she

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headed off with her husband, Luke, to the Church plant in Feltham, after over 5 years serving the teenagers of St Stephen's. What a blessing she has been to us, but we're also looking forward to the future and the new season as Josh Felstead steps into the role as Youth Pastor. One of the big visions for 2018 was for us to see our relationship with God not just to be something for us, but we use our God given gifts, talents and passions for those around us. Last year saw our young people step further into these gifts, with two doing talks for hundreds of people at the Focus Youth summer festival. We've also seen our young people really develop their abilities in worship leading and being a part of the worship band in both Youth and the 6pm service. 2018 has also been a great year as we have got to know the upper school Christian Union at Twyford CofE High School. Going in every Friday has been a real privilege as we have been able to connect with them, and really dig into the bible and Christian faith and have a really good laugh. As always there is so much more to share, festivals, weekends away, worship nights, bingo nights, fifa and Mario kart, prayer and small group discussions – it's been PACKED.

Young People: The 20-30s ministry focussed its activity around the 6pm service at St Stephens after which they would gather together in the pub. We are grateful to Andy Watkins who led this group. Jon Morley now runs this Ministry following Andy's departure to set up Christ Church Feltham.

Support for Families: Family Life Ministry continues to thrive. Our aim is to provide an environment where families are welcomed, nurtured, encouraged, introduced to Jesus and built up in their faith and where families can be equipped through marriage and parenting courses, Bible Study and prayer. And develop a sense of belonging and community.

Refresh Café is a large part of this ministry and we welcome 65+ families (mostly not from our church family) into the church. Our wonderful team get alongside, befriend and encourage guests in a relaxed café environment. The weekly 5 minute 'reflection/thought for the day' is an important part of our morning as it's when we hope to connect our guests with God in some way.

Encouragingly we've seen a number of our families come along to St Stephens and move forward on their journey of faith.

Our Mums and Little Ones (MOLO) morning Life Group is a mixed group of mature Christians and explorers where Mums and little ones meet for coffee, cake, chat, Bible reading and prayer while the little ones play. The termly MOLO (Mums of Little Ones) evenings have given Mums time and space to worship and be prayed for and have been much appreciated by those attending.

The "Me and My Dad" Saturday morning playgroup for dads and their 0-5-year olds meets twice a term with about 30 local and St Stephens families. Especially popular are the bacon rolls and bouncy castle! It provides a safe space for Dads to play with their children and get to know each other. There is also a fun Bible story time for the children.

We ran two Marriage Preparation Courses for church family couples and local couples and 10 couples attended the very popular Marriage Course with less than half of those were our church families the rest were from our community and had heard great things about it from friends.

We also ran an evening for Parenting 0-11s (Bitesize Course this year) and we hosted a fun and informative evening with Rachel Turner speaking about Parenting for Faith which was very well attended.

"Our children really enjoy their Kids Church groups on a Sunday morning and are learning a lot. They enjoy bringing their dad to Me and My Dad on a Saturday morning too! Our youngest and I also appreciate the time together playing and talking with others at Little Acorns. Most importantly for myself, I cannot begin to say how much I have needed and cherished the time spent at the MOLO (Mums of Little Ones) evenings once a term, having time to pray and get encouragement from the other mums." Sam

"Refresh is the breath of fresh air that every parent needs. It was the highlight of a long and exhausting week and helped set me up for the weekend. The marriage course gave us a focus on each other that we had lost in world filled with work, family and parenting commitments. So often a relationship can get lost as your world fills up. Spending time together each week, understanding a little more about why we each made the decisions we did, was a real eye opener." Natalie

*"The highlight of our kids year at St. Stephen's has got to be Rainbow club (the holiday club at Easter). Our son Rupert (7) looks forward to it *so* much each year and really loves every moment. They go the extra mile with all the activities, games, sports and crafts to make it really special. The team look after him so well, and he even provided extra support as he has some additional needs and struggles with busy environments."* Sarah

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Seniors: This Ministry feels like it has been growing in confidence and joy this year, even while we mourn the passing of several inspirational, faith-filled members of our ministry. By way of a few snapshots: new participants have joined most of our events, particularly Chairgym and Monday Lunch Club. Our processes for managing home visits for housebound people/home communion and pastoral visits have improved greatly and Victoria Byrne is particularly glad of Caryn Weber's experienced support in addressing safeguarding concerns as they arise. Several of our church family have dementia and we have been active through the year in adapting our support for them as their challenges change. Joy & David Wilson have moved to Christ Church Feltham but enabling a handover period while we search for a new leader for the Dalemead care home worship service. We continue to run larger termly events with speakers that draw around 70 people from St Stephen's and other churches. Our ministry is large and diverse: we're grateful for the loving care of scores of church members, including several who have started helping this year or are considering it.

Safeguarding: Safeguarding is at the heart of Jesus's call: caring for the vulnerable and protecting and prioritising the needs of children. Thirtyone:eight, formally known as CPAS, promotes safeguarding as everyone's responsibility and at St Stephens we aim to put this into action. All of our ministry heads are mindful of safeguarding matters and respond appropriately to matters that arise. Our ministry teams follow the safer recruiting process and are requested to completed the online diocese safeguarding training as a minimum. Each ministry team aims to offer a refresher on safeguarding matters to their team each year. Safeguarding is a thread which is woven through all that we do in our life at church and, at St Stephen's, we are doing this well. As with everything there are areas of growth and we need to keep adapting and updating our policies, procedures, knowledge and skills. During 2018 we sadly said farewell to David Wilson who has quietly served St Stephens for many years as our Safeguarding Officer. We are delighted to welcome Chris Askwith as our new Safeguarding officer working alongside Caryn Weber.

Ministry to the vulnerable: Our Thursday night *Drop-In* continued its service to the community over 2018. This ministry enables guests, many of whom are vulnerable, to come together around a hot meal, to find companionship, and receive emotional, practical, and spiritual support. About 45 guests regularly attended the weekly meal, with a smaller group meeting beforehand to watch videos of inspiring Christian testimonies and pray for one another. We also held a number of one-off events, which included a pantomime, karaoke, a day trip to Brighton, and our annual Christmas Dinner that was attended by about 100 guests. We also arranged 'Bags of Blessing', a project that enabled members of the church community to give out about 150 bags of Christmas presents and cards with messages of love and hope, both to Drop-In guests and to those who attended St Stephen's lunch on Christmas Day.

We have continued to support Crosslight TW Money Advice Service financially and to provide office space to meet clients at Crown Road. This ministry has proved to be much needed locally and has continued to grow involving many members of St Stephen's as advisers, trustees and supporters. During the year, our team has helped 58 local clients with debts totalling £637,000. Some of these have come through local churches, including St Paul's Hounslow West where we have continued to run a regular drop-in advice desk. Others have come through local non church connections. Clients span all ages and family profiles. We have helped single men living in supported accommodation, single mothers with dependent children, families, and retired people. Some have been facing eviction or bailiffs. Most have been on very low income, many having disabilities or health conditions that inhibit their ability to work. Universal Credit was fully introduced in the Borough of Richmond during the year and it is expected that help will continue to be needed as people adapt to this new benefit. The commitment of the team is much appreciated and the impact in setting people free from the prison of debt is truly demonstrating the gospel in action.

Crossway Pregnancy Crisis Centre. In 2018 we continued to help people make healthy relationships, sex and pregnancy choices, and provided support during pregnancy and after pregnancy loss. It was another year of growth with a 6% increase in demand for pregnancy crisis and pregnancy loss support (163 clients). We taught 770 pupils (137% more than 2017) in 5 schools and 2 youth clubs. Our work expanded into prisons for the first time when we taught 'I Am' relationships course in Bronzefield Prison. We had a 28% increase in pregnancy loss clients, many of whom are depressed, anxious with some also suicidal. Our pregnancy loss course helps to improve their mental health and give hope e.g. "I am able to feel comfortable moving forward with my life... I am better equipped, stronger, to manage things in the future" (post abortion client). Once again St Stephen's generous support: funding; use of The Crossway premises for offices, counselling rooms and events; and opportunities to promote events and volunteer opportunities has been vital to enabling us to achieve what we have.

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Mission Trips and Global Engagement work: Global Engagement. Through donations given at Global Engagement Sunday in June, St Stephens continued to support and pray for their selected partners: Asha's work in the slums of Delhi, Tearfund's work in the Middle East, Transform Europe Now's (TEN) support of a pastor in Macedonia and SOMA. Speakers from the various organisations preached in our services, and we promoted the Asha Cookery Book – Hope and Spice and took part in Tearfund's Big Quiz. Visits were made to Lebanon and Jordan with Tearfund, and to Macedonia with TEN. Asha hosted members of the congregation whilst they researched the recipes for "Hope and Spice". A SOMA visit to South Sudan is planned for January 2019. Our three Global Engagement breakfasts were well attended and gave us the opportunity to hear about the work either in person or via Skype of Paul Williams (with Seedtime) the Gordon-Smiths (Argentina with YWAM), the Johnsons (Kosovo with OM), the Cacouris family (Brazil with CMS) and the Fabers (Bulgaria with Salt Ministries). We also heard from our short-term mission partners – Anna Stol (nee Watkins) who has now graduated from All Nations Bible College, Ken & Heather Brown, Lily Sargent and Les Taylor who had all received a contribution towards their trips from St Stephens.

Gather is St Stephen's women's ministry. This year we have hosted 2 larger events in church with a variety of speakers. There are currently 7 smaller Gather communities who meet regularly; two Gather book clubs, Gather cycle, Gather foster and adoption, Gather social action, and Gather creative. In March 2018 we hosted our first Gather Retreat at Lee Abbey. There are over 145 women who have connected with Gather over this past year.

Pastoral Care: St Stephen's is passionate about coming alongside people to support them in their journey through life and faith. The key places that this happens in our community is through Life Groups, and in smaller prayer groups. We encourage you to get involved in these. We also have a humble and wise core team who will offer a listening ear and prayer, to support people navigate their storms of life. These sessions vary from a walk and chat to coffee and chat or simply being available at the end of the telephone. Where people need more specialist support we sign post them to the support they need. In the past year we have set up a home communion team who are active in visiting and offering communion to those in our parish who are unwell or lack mobility and are no longer able to attend community events. Ron Bushyager, led a pastoral care training session, sadly this training took place the day after Sonja Arnold passed away, and with great skill Ron led this session on managing grief and it was opened to the wider church and was well attended. Alison Bryan, an experienced psychotherapist and pastoral supervisor at St John's Hampton Wick, supported the church staff with great skill and advice on how to understand grief and our feelings as we lost Sonja, a prominent leader of the church. Alison is helping us to look at the pathways through the pastoral process. She recently ran a training morning for life group leaders, prayer ministry team, pastoral care team and those who are supporting others and was a very insightful session.

Warm welcome to St Stephen's, Life Groups and Events: We want to ensure that there is a place for everyone to find a home and a place of belonging at St Stephens. The Connect desk operates as a place for new people to initially start connecting in to the church and we continue to explore ideas to develop this area and reinforce the team that already serve on the desk. As a church, we strive to be a welcoming, friendly space. Along with hosting welcome teas for new people, we hope to set up meals at homes as well as other gatherings, for people to meet and be welcomed in to the family.

Other ways to meet new people and feel part of the family, is to join one of the numerous serving teams. Also highly recommended is joining a Life Group. There are 27 groups and around 280 people registered in those groups. Some Life Group leaders moved with the Church plant but God is so gracious in speaking to and raising up new group leaders and there are 3 new groups start this term, providing spaces for new people as well as those that were in the previous groups that disbanded. We would love to encourage more leaders to step up to provide a variety in the style of groups.

The church holds many events and new people are invited to attend and help out with the events that we have going on throughout the year. We are putting together an events team to help foster a greater sense of community and provide spaces/events which people feel able to invite their friends to, helping to carry on the work Andy Watkins started at the 6pm service.

Courses: St Stephen's once again partnered with three other local churches to run the 'Recovery Course'; a 16 week programme providing practical insight and support for men and women on the path to freedom from the grip of addiction.

Participation in Christian Festivals: As ever, the summer term saw a large number of St Stephen's members participating in some of the Christian festivals such as Focus, New Wine and Soul Survivor.

Trustee's Annual report

Investing in young leaders: Our four interns completed their programme at St Stephens in Autumn 2018. This programme runs specifically to invest and train young leaders in ministry areas and includes bespoke training for each intern in the areas of Theology, Youth and Worship. Training was provided internally by line managers and externally by New Wine.

Building Management:

The cost of running, maintaining and repairing the church property – church buildings and houses – is a significant amount of the total church costs – some 15% of the total expenditure.

The Church Building

The recent Quinquennial survey and inspection of the church, undertaken in October 2017 by the appointed Quinquennial Surveyor, recommended the following works of repair in order of priority:

Works of utmost urgency

1. Arrange the clearance of all gutters and parapet gutters to the main buildings. This work has since been completed and is undertaken on a contracted basis in the Spring and Autumn annually.

Essential works to be undertaken within the next eighteen months

1. Re-fix or replace all loose or defective slates to main roof areas. This work has since been undertaken although it is likely to be on going.
2. Undertake repairs to the Lych gate detail. Quotations are being sort for undertaking the specialist repairs required to this structure.
3. Remove ivy from the walls of the church. This work has since been undertaken.
4. Paint bell support and striker. This work will be programmed to be undertaken in the summer months.

Essential works within next five years

Carry out a further programme of repairs to the limestone features to the building. These works will be included in the preparation of a five-year planned and budgeted repairs and maintenance programme. Additionally, and due to the anticipated high costs associated with these works, the availability of grants and other charitable funds will be explored and sought with a view to mitigating these costs as far as possible.

The Triennial Visitation was undertaken by the area Deacon, The Reverend Joe Moffatt. The visitation is essentially a check on compliance relating to the running of the church in all areas. Following the visitation, we received a copy of his letter to Archdeacon Stephan which confirmed that “in all areas I found them to be exemplary and fully compliant. They are clearly being served by an excellent team. I commend them for their diligence in ensuring that everything is kept up-to-date. It was great to see a flourishing parish, very well served by both clergy and laity and highly organised in all areas. I would like to affirm them in all their endeavours”.

A memorial bench for Sonja Arnold was commissioned in 2018 and has now been installed in the front garden of the church.

A planning application for the installation of handrails to the Prayer Chapel doors and the North Transept door in now with Richmond Upon Thames Council for consideration. A ‘Faculty’ permission is also required from the Diocese to undertake the installations and this is being progressed. We hope that the much desired and talked about installation of the handrails will be undertaken within the next six months. Additionally, quotations have been obtained to improve the accessibility and security of these two doors and a suitable contractor will shortly be appointed to undertake appropriate works to the said doors.

Work was needed to replace the major valves controlling the ventilation in the church.

Additional external security lighting has been installed above the Spring and organ blower room doors. Improved security/fire exit door push bars were installed to the fire exit doors in the Spring. The main church entrance automatic entrance doors required the replacement of the battery backup. The main exterior timber church doors were redecorated by a volunteer. ‘Festoon’ type exterior lighting was installed above the main church entrance and in the front garden area.

The Crossway building

The interior of the building was given a minor refurbishment during the summer and October half term week. This include decluttering, deep cleaning, repainting, making good roof leaks. A new carpet was laid in the

Trustee's Annual report

Chestnut room following its decoration. Improvements were undertaken to the heating system to make it work more reliably and efficiently. This included the replacement of a heating pump and thermostatic valves and the removal of redundant pipework. The Oak room flood lights were replaced with energy saving LED fittings with the added benefit of additional savings and much less regular lamp replacement. New door closers were fitted to interior doors to help retain heat and reduce utility bills. In the garden, the storage sheds belonging to one of the regular occupiers was replaced with one new larger and one smaller shed. The garden was cleared of overgrowth by volunteers.

The church office

Additional internal hand rails have been installed to the main stairs case to provide improved access between floors. The original boiler had to be replaced as it had become uneconomical to repair, and so it was replaced with a new 'combi' type boiler. This allowed for the removal of redundant water storage tanks and pipework associated with the original boiler. As part of general fire health and safety improvements, all fire doors were overhauled and fitted with intumescent strips and adjustment made to door closers.

The houses

1. 68 Heathfield South - The leaking garage roof was repaired rather than replaced. Several minor outstanding repair works were completed in the house too. The gas and electrical installations were checked, serviced and tested as legally required.
2. 94 Kenley Road - The tenancy on the property was renewed for a further fixed term of one year with effect from 4th January 2019. Quotations are to be sort for undertaking various minor repair and health and safety improvement works at the property following renewal of the lease.
3. 308 Richmond Road - The short-term occupiers of the property vacated it in early February 2019. The gas and electrical installations have been checked, serviced and tested as required.
4. 304 Richmond Road - The gas and electrical installations have been checked, serviced and tested as required.

As alluded to above, a five-year planned and budgeted repairs and maintenance programme will be prepared in respect of all the church properties in line with budgetary constraints.

However, we continue to strive to manage the church's buildings in an ethically sustainable and energy efficient way and thus reduce where possible, the carbon foot print of the church.

Finally, any observations and suggestions in relation to the church buildings from members of the congregation would be most welcomed.

Trustee's Annual report

Financial review

Background

The accounts include all property except the church building itself and its 'inalienable' contents. Inalienable means those things that we cannot dispose of without the permission of a faculty from the Diocese (e.g. the baptismal font). The PCC manages the resources of the church using an annual budget which covers every area of the church's ministry.

The PCC manages three types of fund: Unrestricted funds, where the application of these resources is determined by the PCC. From time to time the PCC may decide to transfer funds from the unrestricted funds into designated funds earmarked for a particular purpose - these funds remain unrestricted and under the PCC discretion. Donations may be limited to a specific purpose and are segregated into restricted funds which can only be used for the purpose for which they were donated.

Income and expenditure account

Income

2018 total income was £1,131,000 compared to £1,075,000 in 2017. The PCC are grateful to the congregation for this rise of £56,000, with the a generous response to the support of our church plant - Christ Church Feltham.

Unrestricted: 2018 saw a rise in voluntary donations compared to 2017 of £27,000 which is very encouraging and includes an increased number of regular givers.

The reduction of income from charitable activities in 2017 includes £51,000 for the church weekend, so excluding this the other charitable activities income remains static.

Restricted funds: The restricted fund income is largely represented by £35,000 to support global engagement and £72,000 standing orders transferred and gift day collection for Christ Church Feltham (CCF).

Unrestricted funds

At the end of the year the unrestricted funds total £860,000 of which £594,000 is held as fixed assets (mostly properties) with most of the balance of £265,000 held as cash.

The unrestricted funds made a surplus of £60,000, this is due to a combination of new regular givers, staff vacancies and deferred maintenance spend due to lower staff capacity. This surplus is welcome after several years of deficit and given the loss of some regular members and donors to the church plant.

St Stephens PCC paid £156,000 to the London Diocesan Common Fund, comprising Parish Standard Cost (PSC) of £80,600 and a "support" contribution of £75,400. The PSC covers the total cost of our vicar, our share of the cost of curates employed in the Diocese, training for ordination and other central Diocese costs. The additional support contribution is commensurate with the amounts requested from and given by other large churches in the Kensington Area and goes towards supporting churches in the London Diocese that are not able to cover PSC in full, including those that have been recently planted to churches in urban deprivation areas, where incomes are very low.

The PCC continues to be generous to in missionary and charitable giving. Note 4 shows that as with 2017, a total of £190,000 was given away. This includes £66,000 towards global engagement - both partner organisations and individual mission partners, £49,000 towards UK engagement and long-term UK relationships in addition to the £75,400 common fund support.

Restricted funds

At the end of the year the restricted funds total £1,269,000 of which £1,221,000 represents the Crossway and ancillary properties at 304 and 308, Richmond Road with most of the balance of £48,000 held as cash.

The Vicar's Discretionary Fund is help for use in cases of hardship at the discretion of the Vicar and churchwardens. A small number of grants are made from this fund each year to help congregation members in difficult times financially.

Global engagement and special collections are those taken at services where the congregation are invited to give towards particular partners or projects and are paid out as soon as reasonably possible afterwards.

The church plant at CCF received £72,000 income of which £26,000 was spent by the end of the year on various capital set up costs and staff salaries. CCF income and spend will continue to be legally part of St Stephens accounts

Trustee's Annual report

until it achieves independent registered charity status. As it functions independently the payments made on its behalf as shown as a one line grant rather than being incorporated in the accounts of the PCC line by line.

Reserves

The cash position has improved by £121,000 to £305,000 at 31 December 2018. Of this £38,000 is held on behalf of CCF with £267,000 with the net current assets of the unrestricted fund being £265,000 which represents around 13 weeks cover.

It is PCC policy to maintain sufficient unrestricted cash balances to meet near term expenditure, including any emergencies that may arise from time to time. In practice this means that we aim to maintain a general fund cash balance of a minimum of six to eight weeks expenditure. Having just given away a number of regular donors to CCF the PCC are pleased to be holding a little more cover than normal whilst the regular giving at St Stephens recovers.

Cash management

It is our policy to invest longer-term cash balances in the CBF Church of England Deposit Fund ("the Fund"), which offers a competitive rate of interest. They also use a mechanism which enables us to limit our exposure to bank default risk as the total value of our cash deposits significantly exceeds the maximum amount which can be protected under the Financial Services Compensation Scheme.

Shorter-term working capital is held on our current and reserve accounts at Barclays. The reserve account pays interest, although at a lower level than received on deposits in the CBF Fund.

Financial position

The PCC is satisfied with the financial position of the Church and considers that it is appropriately placed to manage its risks successfully during the current economic conditions. After making enquiries, the PCC considers there to be adequate resources for the Church to continue in operational existence for the foreseeable future and that there are sufficient funds to support current and planned activities. Accordingly, it continues to adopt the going concern basis in preparing the accounts.

Statement of Parochial Church Council's responsibilities

The Church Accounting Regulations 2006 require the PCC to prepare annual financial statements which give a true and fair view of the state of affairs of the church and of the financial activities for that period. In preparing those financial statements, the PCC is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the accounts on the going concern basis unless it is manifestly inappropriate to presume that the activities of the church will continue.

The PCC is responsible for keeping accounting records which disclose, with reasonable accuracy the financial position of the church and which enable them to ensure that the financial statements comply with the Charities Act 2011 and the Church Accounting Regulations 2006. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the church and to prevent and detect fraud and other irregularities.

Public Benefit

The PCC is aware of the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion and have taken account of it in the administration of the church.

The PCC believes that by promoting the Christian faith it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual development, both for existing church members and for anyone who wishes to benefit from what the church offers; and
- Promoting Christian values and service by members of the church in and to their communities to the benefit of individuals and to society as a whole.



12 March 19.

Approved by the PCC and signed on its behalf by
Rev J P B Barnes
Chairman

Principal Office at 30 Crown Road
Twickenham, Middlesex
TW1 3EE

Independent auditors' report to the PCC of St Stephen's Church, East Twickenham

We have audited the financial statements of St Stephens Church the year ended 31 December 2018 on pages 15 to 26. These financial statements have been prepared under the historical cost convention and the accounting policies set out on page 18. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standards 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland.

This report is made solely to the PCC of St Stephen's Church, as a body, in accordance with section 154 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the PCC those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Church and the PCC of the Church as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the PCC and auditors

As explained more fully in the PCCs' Responsibilities Statement set out on page 14, the trustees are responsible for the preparation of financial statements which give a true and fair view.

We have been appointed as auditors under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's [(APB's)] Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Annual Report to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

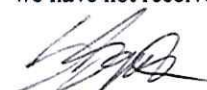
In our opinion the financial statements:

- give a true and fair view of the state of the church's affairs as at 31 December 2018, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with the United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the PCC Annual Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.


Sarah Squires ACA (Senior Statutory Auditor)
For and on behalf of MGI Midgley Snelling LLP
Chartered Accountants, Statutory Auditors

28 March 19.

Ibex House, Baker Street
Weybridge, Surrey, KT13 8AH

**Statement of Financial Activities
for the year to 31 December 2018**

St Stephen's Church, Twickenham
Registered charity number: 1131378
Annual report and accounts

	Notes	<u>2018</u> Unrestricted <u>Funds</u> £	<u>2018</u> Restricted <u>Funds</u> £	<u>2018</u> Total <u>Funds</u> £	<u>2017</u> Unrestricted <u>Funds</u> £	<u>2017</u> Restricted <u>Funds</u> £	<u>2017</u> Total <u>Funds</u> £
INCOME FROM:							
Donations and legacies							
Voluntary Income from Donors		909,913	114,543	1,024,456	882,516	26,001	908,517
Other voluntary income		-	-	-	-	-	-
		<u>909,913</u>	<u>114,543</u>	<u>1,024,456</u>	<u>882,516</u>	<u>26,001</u>	<u>908,517</u>
Charitable activities		105,963	-	105,963	166,133	-	166,133
Investment income - interest		695	-	695	361	6	367
TOTAL INCOME	2	<u>1,016,571</u>	<u>114,543</u>	<u>1,131,114</u>	<u>1,049,010</u>	<u>26,007</u>	<u>1,075,016</u>
EXPENDITURE ON:							
Charitable activities		956,472	96,722	1,053,193	1,093,977	87,017	1,180,994
TOTAL EXPENDITURE	3	<u>956,472</u>	<u>96,722</u>	<u>1,053,193</u>	<u>1,093,977</u>	<u>87,017</u>	<u>1,180,994</u>
Net income / (expenditure)		60,099	17,822	77,921	(44,966)	(61,011)	(105,977)
Gross transfers between funds		-	-	-	-	-	-
Net movement in funds		60,099	17,822	77,921	(44,966)	(61,011)	(105,977)
RECONCILIATION OF FUNDS							
Total funds brought forward		799,672	1,250,775	2,050,447	844,638	1,311,786	2,156,424
TOTAL FUNDS CARRIED FORWARD	16	<u>859,771</u>	<u>1,268,597</u>	<u>2,128,367</u>	<u>799,672</u>	<u>1,250,775</u>	<u>2,050,447</u>

The statement of financial activities includes all gains and losses recognised in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 20 to 28 form part of these financial statements

Balance Sheet
as at 31 December 2018

St Stephen's Church, Twickenham
Registered charity number: 1131378
Annual report and accounts

	Notes	£	2018 £	£	2017 £
Tangible Fixed assets	9		1,815,480		1,874,316
Current assets					
Debtors	10	68,075		52,073	
Cash at bank and in hand		304,843		184,168	
		<u>372,918</u>		<u>236,241</u>	
Creditors: falling due within one year	11	<u>(60,031)</u>		<u>(60,110)</u>	
Net current assets			<u>312,887</u>		<u>176,131</u>
Net assets less current liabilities			2,128,367		2,050,447
Net assets			<u>2,128,367</u>		<u>2,050,447</u>
Reserves					
Restricted funds:					
Crossway	12	1,221,039		1,250,427	
Vicar's discretionary fund	12	361		298	
Christchurch Feltham	12	47,196		-	
Global engagement fund	12	-		50	
			1,268,596		1,250,775
Unrestricted funds:					
General fund	13	265,329		175,782	
Fixed asset reserve	13	<u>594,442</u>		<u>623,890</u>	
			859,771		799,672
	16		<u>2,128,367</u>		<u>2,050,447</u>

The accounts have been prepared in accordance with the Financial Reporting Standard 102.

These accounts were approved by the PCC on 18th March 2019 and were signed on its behalf by

J P B Barnes

S P Gough




Rev J P B Barnes *Chairman*

S P Gough *Honorary treasurer*

The notes on pages 20 to 28 form part of these financial statements

Statement of Cash flow
for the year to 31 December 2018

St Stephen's Church, Twickenham
Registered charity number: 1131378
Annual report and accounts

	Notes	<u>2018</u> £	<u>2017</u> £
Cash flows from operating activities	18	124,469	(2,486)
Cash flows from investing activities			
Purchase of fixed assets		(3,795)	(11,155)
Cash flows from financing activities		-	-
Change in cash and cash equivalents in the year		<u>120,674</u>	<u>(13,641)</u>
Cash and cash equivalents at the beginning of the year		184,168	197,809
Cash and cash equivalents at the end of the year		<u><u>304,843</u></u>	<u><u>184,168</u></u>

The notes on pages 20 to 28 form part of these financial statements

Notes to the accounts

1. Accounting policies

St Stephens Church is a registered charity in England & Wales. Its principal activities and principal address are stated in the trustees' report.

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the church's accounts.

Basis of preparation

The accounts have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice 2015, in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP 2015 FRS 102) and under the historical cost accounting rules.

St Stephens Church meets the definition of a public benefit entity under FRS 102.

Income

The accounts are prepared on the accruals basis of accounting; income is recognised when receivable, except for donations of all kinds that are recognised when received; income tax recoverable is recognised at the same time as the donation. Funds generated through special events and sales of books and magazines are accounted for gross. Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. Legacies are only recognised when received. Donated goods are recognised at fair value.

Expenditure

'Resources expended' has a wider meaning than 'expenditure': it excludes the costs of fixed assets that are capitalised but includes their subsequent depreciation on the basis set out below. The categories as defined by the SORP 2015 are:

- Costs of generating funds are those costs incurred in fundraising.
- Charitable expenditure comprises those costs incurred by the PCC in the delivery of its activities and services. It includes all costs that can be allocated directly to such charitable activities.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees.
- Support costs are allocated based on usage levels.

Funds

General funds represent funds that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Restricted funds are those which have been given for a specific purpose such as for building the CrossWay or improving the Church building, further details of which are set out under "Financial review" in the Annual report; they include other funds designated by the PCC for the specific purpose.

Fixed assets and depreciation

Consecrated land and buildings and movable church property are excluded from the accounts by s10 of the Charities Act 2011. Expenditure on improvements to the church and additions to moveable church property are expensed as incurred. Such assets are considered inalienable property and require a faculty for their disposal.

Items of plant and equipment used within the church and other premises are capitalised where the acquisition value exceeds £1,000. Depreciation is provided on these assets so as to write off their cost or valuation less any estimated residual value by equal instalments over their estimated useful economic lives as follows:

Freehold buildings	-	50 years
Plant and machinery	-	4 or 10 years

No depreciation is provided on freehold land.

Leases

Assets acquired under finance leases are capitalised and the outstanding future lease obligations are shown in creditors. Operating lease rentals are charged to the profit and loss account on a straight line basis over the period of the lease.

Notes to the accounts

Cash at bank and in hand

Cash at bank and in hand includes funds deposited with CBF Church of England funds.

Pensions

The church participates in the Pension Builder Scheme section of the Church Workers Pension Fund for its staff. The scheme is administered by the Church of England Pensions Board, which holds the assets of the scheme separately from those of the Employer and the participating employers.

The scheme is considered to be a multi-employer scheme as described in section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme.

Debtors

Debtors are recognised at the settlement amount due after any discounts offered.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments, including other debtors and creditors are initially recognised at transaction value and subsequently measured at their settlement value.

Notes to the accounts
for the year to 31 December 2018

St Stephen's Church, Twickenham
Registered charity number: 1131378
Annual report and accounts

2 TOTAL INCOME

	2018			2017		
	General Unrestricted Funds £	Restricted Funds £	Total £	General Unrestricted Funds £	Restricted Funds £	Total £
Voluntary income from donors						
Regular giving	575,119	-	575,119	518,778	1,200	519,978
Income tax recoverable on regular giving	126,410	-	126,410	115,356	-	115,356
Single gifts						
- direct & via charitable agencies	148,557	103,461	252,018	190,220	14,658	204,878
Income tax recoverable on single gifts	36,212	6,156	42,368	31,090	5,209	36,299
Collections at all services	23,614	4,927	28,541	27,072	4,933	32,005
	<u>909,913</u>	<u>114,543</u>	<u>1,024,456</u>	<u>882,515</u>	<u>26,001</u>	<u>908,516</u>
Other voluntary incoming resources						
Other donations	-	-	-	-	-	-
Legacies	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Donations and legacies	<u>909,913</u>	<u>114,543</u>	<u>1,024,456</u>	<u>882,515</u>	<u>26,001</u>	<u>908,516</u>
Activities for generating funds						
Crossway & Church lettings	47,307	-	47,307	48,655	-	48,655
Property rent	26,569	-	26,569	36,140	-	36,140
	<u>73,876</u>	<u>-</u>	<u>73,876</u>	<u>84,795</u>	<u>-</u>	<u>84,795</u>
Incoming resources from charitable activities						
Little Acorns/Refresh	6,755	-	6,755	6,739	-	6,739
Income from events (note 7)	17,949	-	17,949	67,366	-	67,856
Fees	7,383	-	7,383	7,234	-	7,234
	<u>32,087</u>	<u>-</u>	<u>32,087</u>	<u>81,339</u>	<u>-</u>	<u>81,339</u>
Total resources from charitable charitable activities	<u>105,963</u>	<u>-</u>	<u>105,963</u>	<u>166,134</u>	<u>-</u>	<u>166,134</u>
Interest income						
Vicar's discretionary fund			-	-	5.75	6
Unrestricted fund	695		695	361	-	361
Total investment income	<u>695</u>	<u>-</u>	<u>695</u>	<u>361</u>	<u>6</u>	<u>367</u>
Total incoming resources	<u>1,016,571</u>	<u>114,543</u>	<u>1,131,114</u>	<u>1,049,010</u>	<u>26,007</u>	<u>1,075,016</u>

3	TOTAL EXPENDITURE			2018			2017		
	General			General			General		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds		Funds	Funds		Funds	Funds	
	£	£	£	£	£	£	£	£	£
<i>Grants – see note 4</i>									
Global engagement	28,768	37,520	66,288	35,578	49,188	84,766			
UK engagement	19,433	29,814	49,247	28,463	8,441	36,904			
Common Fund – support to other parishes in London Diocese	75,400	-	75,400	69,000	-	69,000			
	123,601	67,334	190,935	133,041	57,629	190,670			
<i>Activities directly relating to the work of the church</i>									
Common Fund – Parish standard cost	80,600	-	80,600	82,000	-	82,000			
Additional clergy and parish costs	34,464	-	34,464	30,086	-	30,086			
Children’s work	70,963	-	70,963	64,464	-	64,464			
Youth work	68,676	-	68,676	80,860	-	80,860			
Pastoral	128,676	-	128,676	77,510	-	77,510			
Worship	70,772	-	70,772	60,559	-	60,559			
Houses: rent, upkeep & depreciation	49,472	6,963	56,435	75,232	6,963	82,195			
Church running costs & maintenance	91,392	-	91,392	106,839	-	106,839			
Fees (Cof E)	5,400	-	5,400	3,703	-	3,703			
Events expenditure (note 7)	21,614	-	21,614	77,998	-	77,998			
	622,029	6,963	628,992	659,250	6,963	666,213			
<i>Support costs – see note 5</i>									
Administrative & support staff	33,106	-	33,106	125,104	-	125,104			
Communication and publicity	49,181	-	49,181	43,707	-	43,707			
Church office	73,367	-	73,367	82,287	-	82,287			
Bank charges	511	-	511	525	-	525			
Crossway	45,903	22,425	68,328	42,387	22,425	64,813			
Governance costs – audit and other financial fees	8,774	-	8,774	7,675	-	7,675			
	210,842	22,425	233,267	301,685	22,425	324,111			
Total cost of charitable activities	956,472	96,722	1,053,193	1,093,976	87,017	1,180,994			

4	Grants - Missionary and charitable giving					
	2018			2017		
	Global Engagement £	UK engagement £	2018 £	Global Engagement £	UK engagement £	2017 £
<i>To institutions</i>						
Christchurch Feltham	-	25,886	25,886			-
Africa Inland Mission (Heatons)	-	-	-			-
Overseas missionary fellowship (Lamberts)	-	-	-			-
Radstock Ministries (Paul Williams)	3,600	-	3,600	3,360		3,360
ASHA trip fundraising	-	-	-	20,371		20,371
Operation Mobilisation UK	6,800	-	6,800	6,320		6,320
Church Mission Society	8,900	-	8,900	9,800		9,800
CPAS	-	3,000	3,000		3,000	3,000
Crossway Pregnancy Crisis Centre	-	6,200	6,200		6,200	6,200
St Stephen's School	-	6,800	6,800		6,800	6,800
Crosslight	-	3,000	3,000		6,000	6,000
1 (2017: 5) grants less than £1,000	-	233	233		2,115	2,115
<i>Global partnership</i>						
Tearfund	7,000	-	7,000	6,350		6,350
SOMA	5,000	-	5,000	5,000		5,000
ASHA	13,000	-	13,000	10,000		10,000
Transform Europe Now	5,000	-	5,000	5,000		5,000
<i>From Christmas collection</i>						
Open Doors	-	-	-		256	256
Home for Good	-	-	-		256	256
Tearfund	2,488	-	2,488	2,467		2,467
Richmond Food Bank	-	2,488	2,488			
Richmond Riverbank Refugee Community	-	-	-		2,467	2,467
<i>To individuals:</i>						
David Emerton (restricted fund)	-	-	-		3,200	3,200
Scott Naylor	-	-	-	458		458
Bob & Becky Faber	6,800	-	6,800	6,320		6,320
Richard Gordon-Smith	6,800	-	6,800	6,320		6,320
Ken & Heather Brown	-	-	-	1,000		1,000
Anna Watkins	-	-	-		1,660	1,660
Les Taylor	-	-	-	1,000		1,000
Fiona Smith	-	-	-	1,000		1,000
Gifts to individuals from VDF	-	1,440	1,440		2,775	2,775
5 (2017: 10) grants less than £1,000	900	200	1,100		2,175	2,175
Total	66,288	49,247	115,535	84,766	36,904	121,670
<i>To the Diocese of London</i>						
Common Fund – support to other parishes	-	75,400	75,400	-	69,000	69,000
Total	66,288	124,647	190,935	84,766	105,904	190,670
<i>Being:</i>						
Unrestricted Fund	28,768	94,833	123,601	35,578	97,463	133,041
Restricted Funds	37,520	29,814	67,334	49,188	8,441	57,629
	66,288	124,647	190,935	84,766	105,904	190,670

5 Support Costs

	Children £	Youth £	Pastoral £	Worship £	Events £	Property £	Total £	Basis of allocation £
Administration and support	10,594	8,276	3,973	3,973	3,642	2,648	33,106	Usage
Communication and publicity	14,754	14,754	4,918	9,836	4,918	-	49,181	Usage
Church office	23,477	18,342	8,804	8,804	8,070	5,869	73,367	Usage
Bank charges	153	77	77	77	51	77	511	Usage
Crossway	13,666	-	6,833	13,666	34,164	-	68,328	Usage
Governance costs	2,632	1,316	1,316	1,316	877	1,316	8,774	Usage
	<u>65,276</u>	<u>42,765</u>	<u>25,920</u>	<u>37,671</u>	<u>51,723</u>	<u>9,911</u>	<u>233,267</u>	

6 Resources expended include

	2018 £	2017 £
Diocesan Common Fund		
- Parish standard cost	80,600	82,000
- Support to other parishes in London Diocese	75,400	69,000
	<u>156,000</u>	<u>151,000</u>
Auditors' remuneration	4,850	4,750
Other services payable to auditors	3,924	2,925

7 Events income and expenditure

	2018			2017		
	Incoming resources £	Resources expended £	Net income /(spend) £	Incoming resources £	Resources expended £	Net income /(spend) £
Children's events	3,356	2,416	940	2,748	1,108	1,640
Youth events	3,982	5,420	(1,437)	5,450	4,512	938
Evangelism and pastoral events	4,922	5,990	(1,069)	5,591	10,536	(4,945)
Focus & other festivals	5,689	7,787	(2,098)	2,142	4,465	(2,323)
Church weekend			-	51,435	57,378	(5,943)
	<u>17,949</u>	<u>21,614</u>	<u>(3,665)</u>	<u>67,366</u>	<u>77,998</u>	<u>(10,632)</u>

8 Staff numbers and costs

The average number of staff (full time equivalent but excluding those within the diocesan quota, namely the vicar and curate) working for St Stephen's during the year was as follows:

	2018	2017
Clergy	1	1
Lay ministers	9	8
Administration	7	6
Total	<u>17</u>	<u>15</u>

No employee was paid more than £60,000 (2017: none). The aggregate payroll costs were as follows:

	£	£
Wages and salaries	360,341	376,781
Social security costs	26,360	28,156
Other pension costs	27,277	31,444
Temporary staff	-	714
	<u>413,979</u>	<u>437,094</u>

9 Tangible fixed assets

	Freehold land & buildings £	Plant and equipment £	Total £
Cost or valuation			
At beginning of year	2,619,361	409,773	3,029,134
Additions	-	3,795	3,795
Disposals	-	(118,169)	(118,169)
At end of year	<u>2,619,361</u>	<u>295,399</u>	<u>2,914,760</u>
Depreciation			
At beginning of year	783,852	370,966	1,154,818
Disposals	-	(118,169)	(118,169)
Charged in year	41,423	21,208	62,631
At end of year	<u>825,275</u>	<u>274,005</u>	<u>1,099,280</u>
Net book value			
At 31 December 2018	<u>1,794,086</u>	<u>21,394</u>	<u>1,815,480</u>
At 31 December 2017	<u>1,835,509</u>	<u>38,807</u>	<u>1,874,316</u>

Land and buildings	2018	2017
<i>At Cost</i>	£	£
30, Crown Road	197,343	197,343
94, Kenley Road	194,726	194,726
304, Richmond Road (CrossWay basement flat)	114,326	114,326
308, Richmond Road (CrossWay upper flat)	342,977	342,977
Crossway	1,370,328	1,370,328
68, Heathfield South	399,661	399,661
	<u>2,619,361</u>	<u>2,619,361</u>

The current open market value of all properties included in the above register, apart from the Crossway, is likely to be significantly higher than the book values shown above. The Crossway is difficult to value and if sold may require us to return some of the sales proceeds to donors who gave them in restricted form. The former church hall is let to St Stephen's School at a peppercorn rent under a lease expiring in 2035 which requires the tenant fully to repair and maintain the property.

**Notes to the accounts
for the year to 31 December 2018**

St Stephen's Church, Twickenham
Registered charity number: 1131378
Annual report and accounts

10 Debtors

	2018 £	2017 £
Income tax recoverable	37,862	27,984
Other debtors	21,103	13,665
Prepayments and accrued income	9,110	10,424
	<u>68,075</u>	<u>52,073</u>

11 Creditors due within one year

	2018 £	2017 £
Other creditors	25,372	8,617
Social security and other taxes	7,538	8,528
Accruals and deferred income	27,122	42,965
	<u>60,031</u>	<u>60,110</u>

12 Unrestricted and restricted - movement in funds

	At 31 st Dec 2017 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 st Dec 2018 £
Unrestricted funds					
General fund	135,782	1,016,571	(956,472)	29,448	225,329
Vision fund	40,000	-	-	-	40,000
Fixed asset reserve	623,890	-	-	(29,448)	594,442
Total unrestricted funds	<u>799,672</u>	<u>1,016,571</u>	<u>(956,472)</u>	<u>-</u>	<u>859,771</u>
Restricted funds					
Crossway	1,250,427	-	(29,388)	-	1,221,039
Global fund	50	35,032	(35,081)	-	-
Christchurch Feltham	-	73,082	(25,886)	-	47,196
Special collections	-	4,927	(4,927)	-	-
Vicar's fund	298	1,503	(1,440)	-	361
Total restricted funds	<u>1,250,775</u>	<u>114,543</u>	<u>(96,722)</u>	<u>-</u>	<u>1,268,596</u>
Total funds	<u>2,050,447</u>	<u>1,131,114</u>	<u>(1,053,193)</u>	<u>-</u>	<u>2,128,367</u>

13 Unrestricted Fund

	2018 £	2017 £
Reserves at the beginning of the year	799,672	844,638
Net (outgoing)/incoming reserves	60,099	(44,966)
Reserves at the end of the year	<u>859,771</u>	<u>799,672</u>
<i>represented by:</i>		
Cash reserves (net current assets)	265,329	175,782
Fixed asset reserve	594,442	623,890
	<u>859,771</u>	<u>799,672</u>

14 Commitments

There are no payments due under non-cancellable operating leases expiring within two to five years (2017: £Nil).

15 Pensions

The church participates in the Pension Builder Scheme section of the Church Workers Pension Fund for its staff. The scheme is administered by the Church of England Pensions Board, which holds the assets of the scheme separately from those of the Employer and the participating employers. The pension cost charge represents contributions payable by the church to the funds and amounted to £27,277 (2017: £31,444). Contributions amounting to £2,185 (2017: £11,161) were outstanding at the year end and are included in creditors.

16 Analysis of fund assets

	Crossway	Vicar's fund	Global engagement fund	Christchurch Feltham	Special collections	Unrestricted	Total
	£	£	£			£	£
As at 31st December 2018							
Cash at bank and in hand	-	361	-	37,697	-	266,784	304,843
Debtors	-	-	-	9,500	4,977	53,598	68,075
	-	361	-	47,196	4,977	320,383	372,918
Current creditors	-	-	-	-	(4,977)	(55,054)	(60,031)
Net current assets	-	361	-	47,196	-	265,329	312,887
Fixed assets	1,221,039	-	-	-	-	594,442	1,815,480
	<u>1,221,039</u>	<u>361</u>	<u>-</u>	<u>47,196</u>	<u>-</u>	<u>859,771</u>	<u>2,128,367</u>
As at 31st December 2017							
Cash at bank and in hand	-	299	50	-	-	183,819	184,168
Debtors	-	-	-	-	1,818	50,255	52,073
	-	299	50	-	1,818	234,074	236,241
Current creditors	-	-	-	-	(1,818)	(58,292)	(60,110)
Net current assets	-	299	50	-	-	175,782	176,131
Fixed assets	1,250,427	-	-	-	-	623,890	1,874,316
	<u>1,250,427</u>	<u>299</u>	<u>50</u>	<u>-</u>	<u>-</u>	<u>799,672</u>	<u>2,050,447</u>

17 Related Party Disclosures

No trustees have been paid any remuneration or received any other benefits from their association with the charity.

The Church made a contribution towards Licensed Lay Minister training costs of £550 (2017: £1500), to J Dixon, spouse of PCC member A Dixon, gave three mission grants of £800 total as contributions to three self-funded mission trips to L Taylor a Trustee, and made a contribution of £80 towards the cost of worship leaders course run by St Barnabus, Kensington for T Booker, the son of trustee J Booker.

Expenses were paid to four members (2017: two) of the PCC during the year in respect of travel & subsistence amounting to £1,005 (2017: £2,327).

A loan of £3,800 remains outstanding from Rev. H Fox, a PCC member. This was loaned to cover his training costs and is being repaid monthly with no interest applied.

18 Reconciliation of net income/(expenditure) to net cash flows from operating activities

	2018	2017
	£	£
Net income/(expenditure) for the year	77,921	(105,977)
Depreciation	62,631	71,438
(Increase)/decrease in debtors	(16,003)	42,800
Increase/(decrease) in creditors	(79)	(10,747)
	<u>124,469</u>	<u>(2,486)</u>

19 Financial instruments

	2018	2017
	£	£
Financial assets measured at FV through income and expenditure	<u>304,843</u>	<u>184,168</u>
Financial assets measured at amortised cost	<u>27,387</u>	<u>16,601</u>
Financial liabilities measured at amortised cost	<u>51,947</u>	<u>51,062</u>

