

**ST KATHERINE, WESTWAY**  
**ANNUAL REPORT**  
**April 2018 to March 2019**

**PCC BUSINESS REPORT – Elizabeth Day, PCC Secretary**

Dr Elizabeth Day presented the report stating there were 7 PCC meetings during the year. Business included:

**Ministry and Growth:**

- The PCC supporting Lesley Tate's change in title and role from Associate Minister to Curate following Lesley's ordination as a Deacon at the end of June 2018.
- Lay Leadership Ministry (LLM): a) the PCC supporting Barbara Studd's application for part-time LLM study at St Mellitus College over three years; b) supporting the relicensing of Frank Franklin as a LLM.
- St Katherine's response to the Bishop's offer to facilitate church growth by becoming part of a diocesan-wide Church Growth Learning Community (CGLC) initiative over 2 years.
- The Parish Mission Dashboard.
- Training in Kids' Matter.
- Old Oak Friends and Residents' Association (OOFRA).

**Safeguarding**

- PCC discussion regarding training and appointment of a new safeguarding officer at St Katherine's and Lucy Bush taking on the role.

**Business and Finance:**

- Regular updates and discussions on finance, various efficiencies and the Common Fund.
- A review of the Church's charitable giving.
- Selling a church house, 17 Hilary Road, and review of a shop and cafe unit in East Acton as part of a business plan.
- Renting our car park to car hire companies and the legal implications of this.
- Appointing an Administrator/Operations' Manager.

**Buildings and Fabric:**

- Outcomes of the Precision Safety Inspection and essential maintenance.
- The Quinquennial Inspection and Report.
- Various building matters that arose.

## **FINANCE REPORT – Barbara Studd, PCC Treasurer**

The financial year runs from 1 January to 31 December so this financial report mainly relates to 1 January 2018 to 31 December 2018.

### **INCOME**

The total income of £97,112 in 2018 is a decrease of around £2,700 in comparison with the figures for 2017.

Tax Efficient Giving (which is mainly the monthly Standing Order and Direct Debit donations) increased by £5k in comparison to the previous year as we received a very generous additional donation from a regular donor.

We recovered total Gift Aid of £15,695. £8,737 of this was in relation to the 2017 giving received through direct debits, standing orders and weekly offerings. We usually make an annual claim for Gift Aid in the following year. However, in September 2018, we also claimed Gift Aid due in that year to date to help with cashflow. This brought an additional £6,958 into the bank account when it was needed but also means that we will not benefit from that income this year.

Income from property decreased in 2018 due to period of non-payment of rent on Hilary Road and fewer hall rentals by community users.

### **OUTGOINGS**

The PCC made a commitment to give £1k per quarter, that's £4k per year, to the Gurnell Grove project so that has increased our annual charitable giving.

The payment to the Diocese of £58,111 is our Common Fund contribution and 'Services' represents the costs associated with study group resources, Sunday Services and training.

Utilities and Insurance expenditure increased considerably as we were paying back underestimated electricity bills. We have since changed provider and submit regular meter readings. Maintenance costs were around the same level as 2017 as repairs continued throughout the year in response to the PCC commitment to taking care of the building.

The bank balance at the end of 2018 had reduced by £20k as we spent more than the total income for 2018. We no longer use petty cash as a way of reimbursing expenses but the cash float of £237 is retained in a secure place so we can respond immediately to any emergencies which may require instant access to cash.

**St. Katherine, Westway****Basic Financial Statement for the year ending  
31st December 2018**

	<b>2018</b>	<b>2017</b>	<b>2016</b>
<b><u>Incoming Resources</u></b>			
Collection and donations	3,143	4,995	4,650
Tax efficient giving	35,035	29,939	34,238
Other giving & donations	155	0	1,320
Tax recovered	15,695	8,687	11,768
Fees and Events	0	125	965
Investments & Interest	-48	237	734
Property & Lettings	43,131	55,886	43,268
	<b>97,112</b>	<b>99,869</b>	<b>96,943</b>
<b><u>Outgoing Resources</u></b>			
Giving	9,945	7,460	7,450
Diocese	58,111	55,609	53,599
Services	2,373	733	6,050
Utilities	12,366	6,692	8,098
Maintenance	16,393	17,155	5,474
Administration	3,775	3,202	3,526
Wages	14,491	13,991	13,459
Houses	0	0	0
	<b>117,454</b>	<b>104,842</b>	<b>97,656</b>
Balance	<b>-20,342</b>	<b>-4,973</b>	<b>-713</b>
<b><u>Monetary Assets</u></b>			
Cash	268	735	873
Bank Accounts	11,329	31,053	35,992
CBF Deposit Fund	0	0	0
CBF Fixed Interest Securities fund	7,759	7,911	7,778
	<b>19,357</b>	<b>39,699</b>	<b>44,643</b>

## BUDGET

The budget for 2019 has been based mainly on historic information with the exception of the Diocese Common Fund as the PCC has already agreed to meet the requested offer of £60,725.

The Tax Recovered figure of £2k relates to the remaining amount that can be claimed for 2018 Giving.

The Utilities and Insurance budget is less than actual expenditure for last year as we have paid the debt owed to the previous electricity provider and now have a fixed rate 2 year deal with a new provider.

Hilary Road is in the process of being sold. The loss of rental income will be offset by the new income generated by the car park leasing.

The figure for maintenance is for the necessary expenditure on health and safety issues and essential maintenance. However, there is much work to be done on making significant improvements so the PCC will agree a programme of works to be funded from some of the proceeds of the house sale.

The PCC also aim to agree a job description for an administrative type role to manage maintenance works, to oversee lettings, and develop new income streams. A large part of the role will be to provide administrative support to allow for Jim and Les to focus on ministry in East Acton. This role will initially be funded from the proceeds of the house sale.

We will also need to inject cash into the main bank account from the house sale monies as we are due to overspend by £22k and we started the year with just £11k in the bank.

### St.Katherine, Westway

#### BUDGET FOR 2019

<b><u>Incoming Resources</u></b>	<b>2019</b>	<b>ACTUAL 2018</b>	<b>ACTUAL 2017</b>
Collection and donations	2,500	3,143	4,995
Tax efficient giving	30,000	35,035	29,939
Other giving & donations	0	155	0
Tax recovered	2,000	15,695	8,687
Fees and Events	0	0	125
Investments	0	-48	237
Property (inc hall lettings)	55,000	43,131	55,886
	<b>89,500</b>	<b>97,112</b>	<b>99,869</b>

## **Outgoing Resources**

Giving	10,920	9,945	7,460
Diocese (Common Fund)	60,725	58,111	55,609
Services	2,500	2,373	733
Utilities & Insurance	8,000	12,366	6,692
Maintenance (Regular)	10,000	16,393	17,155
Administration	4,000	3,775	3,202
Wages	15,500	14,491	13,991
Houses	0	0	0
	<b>111,645</b>	<b>117,454</b>	<b>104,842</b>
<b>Balance</b>	<b>-22,145</b>	<b>-20,342</b>	<b>-4,973</b>

## **CONCLUSION**

The PCC will continue to face more financial challenges in 2019 but, as always, we trust in God to provide what we need. We are very grateful for every financial contribution made whether it is the regular direct debit payments, a one-off gift, or an offering on Sunday morning. The PCC will continue to seek God's will in all we do and to be wise stewards of the resources that he provides.

Our Independent Examiner, Terry Davey, has checked our accounting records and reports that he finds the financial statements give a true and fair account of the position at 31 December 2018.

We remain mindful that we may need to respond to an unexpected building maintenance matter, a personal crisis for one of the St Kat's family or a global situation. The finances are a standing item at the PCC meetings so the budget will be reviewed throughout the year to determine if there is any room for increasing commitments or generating additional income.

## **FABRIC REPORT – Jonathan Walker, Churchwarden**

As a basic overview of the year it would be fair to say that not a great deal has changed in the building in the 12 months since the last Fabric Report.

There is a huge list of maintenance issues with this beloved building of ours, however it would be true to say that there is a lot about to happen – however this report is about the year to date.

As ever the windows in the roof leak and the kitchen, toilets and hall could do with an overhaul and decoration and the side hall is detreating very quickly.

However, some of the small jobs have been done this year are:

- A bolt has been added to the electrical cupboard door to stop children being able to push their way in.
- Bolts have been added on the inside of creche door (leading out into the entrance corridor) to stop people entering that way and bypassing the hall.
- 3 or 4 of the automatic closers for the toilet doors and the electrical cupboard were either broken or missing and they have been replaced.
- One of the main speakers in the church has failed and will need to be repaired or replaced.
- The men's urinals were blocked with limescale partly due to the automatic flushing system being out of order and are functioning again.
- The sinks in the kitchen were blocked and leaking. The waste outlets have been replaced and Dyno-Rod have cleared the blockage (on their advice it is a good idea to fill the sinks with a reasonable amount of water and flush them through at the end of each Sunday service).

This year we had to finish our contract with Advanced Parking who had been monitoring and charging people to park their cars in our car park. Their system certainly kept unwanted cars out of the car park, however, the general driving public did not seem to want to use the facility. The car park is now being hired by Green Motion as an overflow to store their hire vehicles and as mentioned in the financial report will bring in much needed revenue.

Precision Safety services carried out their annual safety tests and we have received our fire safety certificate, although there are some ongoing issues regarding certain electrical functions.

In November 2018 St Katherine's building had a Quinquennial Inspection (once every 5 years).

To quote part of it:

*There were no major surprises for a building that is showing obvious signs of wear and tear. The General Appraisal of Condition, according to our Inspector is as follows: 'The main body of structure remains sound, but little or no major external improvements or structural repair work have been carried out since the last inspection. A good deal of effort is still being maintained to improve the building internally and to fully utilise the available facilities. It is clear that there remains a good deal of enthusiasm on [the] part of all users with available funds directed to the functioning of the church in preference to the exterior'.*

## **DEANERY SYNOD REPORT – Linda Haysman-Walker, Deanery Synod Rep**

There were 5 meetings between May 2018- April 2019 at various venues. Main topics were:

- The Common Fund
- Community Engagement
- Growing Confidence to share Faith
- How to draw Families and Older People, Children and Young People into Discipleship
- Making Disciples – Vocations for All

It is noted in the Deanery Synod that churches in the Kensington area are passionate about evangelism.

### **MINISTER's REPORT – Revd Jim Tate**

(John 20:19-31 & Prov 3: 1-12)

The Church Growth expert, Thom S Rainer stood before the 700 strong church members in the Southern U.S.A. He was reporting back the results of long consultation & when he pointed out a small area of concern, dozens interrupted to tell him he was wrong! The church had been in decline for 20 years, but the congregation thought of itself as healthy & thriving. Rainer was encountering *denial* & it led him to formulate the '7 sins of dying churches': not to condemn, but rather to help churches avoid. Time won't allow us to look at those 'sins' today, but here's an encouraging quote from a Pastor who's church took positive action: "We were not lacking in resources or know-how; we were just lacking in obedience. When we made a decision that mediocrity & complacency would not be acceptable, God began to bless us. It is just that simple."

We may not be 700 strong, but neither are we in a state of corporate denial, & disobedience; hence today we are celebrating St Katherine's. We are doing so against the backdrop of the Resurrection of Jesus Christ. Last week I spoke about the privilege of our being citizens of the kingdom of heaven right now; that we have life within us because the same power that raised Jesus from the dead is in us. God has given everything we need to live & witness for Him & because Jesus is alive, rather than simply know something about Him, we can enjoy a relationship with Him.

This is precisely what the frightened Disciples discovered in our gospel reading when 'Jesus came & stood among them'. He gives them His 'Peace' & commissions them to be His witnesses by 'breathing the Holy Spirit on them'. It was a special encounter with Christ, but Thomas wasn't there & then refuses to believe the Disciples when they tell him. Thomas is choosing to live in denial, similar to the 700 strong US church. So he suffers an extra week of unnecessary pain & anguish while the other Disciples are feeling on 'top of the world'. And then Jesus appears to them again - & says to Thomas 'Put your finger here, & see my hands; & put out your hand, & place it in my side. Do not disbelieve, but believe.' Vs 27. Jesus is virtually repeating Thomas' words of doubt effectively saying, 'I know what you said last week Thomas, 'coz I was with you!' The next words from Thomas' mouth are his heartfelt 'Confession of faith': 'My Lord & my God' vs28. Thomas' reply has been the Faith of the Church ever since. And when Jesus says 'Blessed are those who have not yet seen & yet have believed', it's not just Thomas He's talking about: Jesus may have been specifically

speaking about seeing Him with the 'eyes of faith': He's also speaking about the importance of seeing what He is doing which is relevant for an APCM Minister's Report.

So here are some of the things that have been going on over the last year, some of which are ongoing:

- Les was Ordained as Deacon at St. Paul's Cathedral last June and will be ordained Priest this June at All Saints, Fulham.
- Frank was relicensed as Licensed Lay Minister at St Paul's Cathedral last Autumn.
- Barb was selected for Licensed Lay Ministry training & began college last September.
- Lucy has been exploring Ordination, very recently attending a Selection Conference: I am very pleased to announce, 'hot off the press' that she has been selected for Ordination training!
- Another 9 months gestation period has resulted in us being able to hire our car park to a car leasing company, bringing in some needed income.
- Jon worked hard to get the car park in shape, as well as doing other repair jobs on the church building.
- We made the decision to sell 17 Hilary Rd. This was to fund an Administrator & Mission, as well as enabling us to do further minor improvements to the church building
- Jim attended a Residential on 'Leading your Church into growth'
- Jim & Les attended the 'Youthscape' course on youthwork, as recommended by the Bishop.
- Some of the PCC attended the Church Growth Learning Community programme.
- Les attended a training course called 'Kids matter' a parenting programme.
- The Men's weekly group continues to develop, as does the Women's Connect group.
- Mid-week groups are considered by the 'experts' as vital to church health.
- We continue to benefit from a group of people committed to preaching & leading services on Sundays.
- A new Outreach team was formed, consisting of St Kat's women plus women from other churches, including Les, Carol, Jo, Leslie, Bella, Bridget
- As a result of OOFRA, the Residents Association meeting at St Kats, Childminders are now using the creche room twice a week
- Moises Recording Studio business has flourished & expanded.



Regarding our area the C of E will apportion the southern section of St Kat's parish to St Luke's Uxbridge Rd & St Michael & St George, White City. There are no immediate plans to move us into the Willesden Episcopal Area

Most of these things are ongoing, & will give us a good focus for the coming year. Today, they are things to celebrate.

A priority for us is to employ an Administrator, & we want to get this right. The PCC has spoken much on the dream of owning a shop unit for Mission on the East Acton High Street. While this would be a great opportunity, the PCC believe that we don't currently have the resources to take on something as demanding as this. We were hoping it would attract interest from neighbouring churches, but it hasn't. So for the time being at least, we've 'put it on the shelf', but 'not in the bin'. All these are about 'doing' but there is more to church than activity; it's more about who we are than what we do, and this is the main focus for our celebration today.

Perhaps the most helpful observations come from the outside. I have had many encouraging comments from visitors who describe us as a 'close family'. This family serves one another in lots of ways. This family shows generosity to one another & is a generous church: How many churches can claim to have a monthly average giving of £158 per member? Others have said this church family is refreshingly real. We do keep in touch & regularly pray for one another. Others comment on the depth of worship, others on the preaching. I get the impression that some would love to be a part of it, but usually they live too far away. So they need to move closer...

We are not everyone's 'cup of tea' – those of a more 'traditional' inclination have 'run for the hills'! But that's okay – it means we have a pretty clear culture & identity; a good thing, according to church growth experts. There isn't a church on the face of the earth that has 'arrived' & if you do find the perfect church you'll only ruin it when you join it... There are always going to be areas of weakness that we can improve upon – or maybe not. But this is a church that is worth celebrating & giving thanks to God for. And it just so happens that this year's Annual Meeting came immediately after Resurrection Sunday, to help us to continue our celebrations. The Resurrection of Jesus is a reminder that God has given everything we need to live & witness for Him: It also reminds us that this time of the year is all about New Life, that we all long for in many different ways.

I like to end with the final word being God's Word. For that I am going to quote from a man who tried doing things all his way; a man who came to the conclusion that without God, it was all 'meaningless'. King Solomon fell badly away from the Lord becoming embroiled with pagan & occult practices that apparently helped to inspire Freemasonry:

Freemasons still see him as a hero. Solomon desperately needed the grace & mercy of God & only the blood of Christ could cleanse him. Mercifully the Cross & the power of the Resurrection points back into history, just as it points forward. If Solomon turned back to God, it would be this alone that saved him. But his words point us to God, & are to be received as individuals, & as a Church. So we'll finish with some of those words:

'Let not steadfast love & faithfulness forsake you; bind them around your neck; write them on the tablet of your heart. So you will find favour & good success in

the sight of God & man. Trust in the Lord with all your heart, & do not lean on your own understanding. In all your ways acknowledge him, and he will make straight your paths.

Be not wise in your own eyes; fear the Lord, & turn away from evil. It will be healing to your flesh & refreshment to your bones' Prov 3: 5-7

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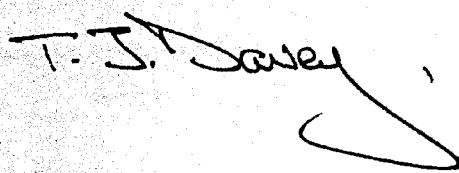
**ST KATHERINE'S CHURCH**  
**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.12.2018**

**Auditor's Report to the Members of**  
**St Katherine's Church, Westway, London**

I have reviewed the Financial Statements and workings supporting them.

In common with similar organisations, the Church's systems of control depend upon the close involvement of the PCC and its elected office of Treasurer. Where additional information to that presented was required, I accepted the assurances of the aforementioned that all the transactions were reflected in the records.

That said, the Financial Statements as attached in my opinion give a true and fair account of the Church's affairs as at 31 December 2018 and the receipts and payments made in that year.



Terence Davey

Date 24<sup>th</sup> April 2019

# Paragon Church Council of St. Katherine Westway

Financial Statement for the year ending 31st December 2018

ALL Fund receipts & payments	2018	2017	
<b>Incoming Resources</b>			
<u>Incoming resources from donors</u>			
Collection - Envelope	60.00	460.00	
Collection - Loose	2844.78	4036.92	
Collection - Loose (in safe)	30.10	498.20	
Other planned giving	155.00	0.00	
Tax efficient giving	35035.00	29939.00	
Tax recovered	15694.59	8686.97	43621.09
<u>Other Voluntary Incoming</u>			
Donations, gift days	407.75	0.00	
Events and Conf.	0.00	0.00	
Parochial Fees (in)	0.00	125.00	
Fund-raising	0.00	0.00	125.00
<u>Incoming Resources</u>			
Bank Interest	0.00	0.00	
CBF Interest & dividends	314.24	308.20	
Change in investment value (shares)	-361.96	-69.04	237.16
<u>Income from Charitable &amp; ancillary trading</u>			
Hall Letting	5683.63	7146.00	
Property Rent	37447.75	48739.53	55885.53
<b>Total receipts</b>	<b>97110.86</b>	<b>99868.78</b>	
<b>Outgoing resources</b>			
<u>Grants</u>			
Giving	9945.00	7460.00	chg 1946
Sponsorship	0.00	0.00	
Special Gift	0.00	0.00	7460.00
<u>Activities directly related to the work of Church</u>			
LDF Common Fund	58111.00	55609.00	
Parochial Fees (out)	0.00	0.00	
Clergy Expenses	68.00	30.88	
Church Groups	82.51	147.18	
Cost of Services	596.00	511.52	
Conferences and Events	1626.03	74.07	
Insurance	4257.93	2974.40	
Council Tax	0.00	0.00	
Utilities: Electricity	6649.35	1823.51	
Utilities: Fuel oil & Gas	1059.72	943.37	
Utilities: TV	147.00	145.50	
Utilities: Waste	0.00	474.60	
Utilities: Water	252.43	230.79	
Kitchen	95.18	8.00	
Maintenance	14513.84	14865.40	
Chuchyard	1783.66	2289.71	80227.93
<u>Church Management &amp; administration</u>			
Bank charges	244.53	256.98	
Office equipment	1370.68	289.07	
Postage	75.18	71.34	
Stationery	19.77	0.00	
Telephone	576.97	652.70	chg 1946
Professional Fees	608.16	1459.40	canx chq 1936
Administrator Wages	14490.69	13991.00	
Administration-Other	384.04	350.96	17071.48
<u>Other expenditure</u>			
Centre Expenses	496.20	82.68	chg 1870
Houses: Council Tax	0.00	0.00	
Houses: Insurance	0.00	0.00	
Houses: Maintenance	0.00	0.00	
Utilities-Other	0.00	0.00	82.68
<b>Total payments</b>	<b>117453.87</b>	<b>104842.09</b>	
<b>Excess of receipts over payments</b>	<b>-20343.01</b>	<b>-4973.31</b>	

T.J. Davey  
24.4.19

## BANK ACCOUNTS

### General Fund

#### PPC St Kate Church Fund (Bank Acc)

	2016	2017
Receipts	97028.06	98798.00
Payments	117211.30	105467.04
Excess of receipts over payments	-19884.62	-5868.44
Balance 1 Jan	29499.83	35199.27
Balance 31 Dec	9985.21	29499.83

#### Petty Cash

Receipts	0.00	0.00
Payments	0.00	0.00
Excess of receipts over payments	0.00	0.00
Balance 1 Jan	237.48	237.48
Balance 31 Dec	237.48	237.48

Unleared cheq 2067 issued Dec 2016 to Jon Walker -167.17  
Unleared cheq 2101 issued Dec 2016 to Regional Cleaning -106.12  
(both included in maintenance value)

Loose Collection (in Safe) 30.10 499.20 30206.61  
9948.60

### St.Katherine Hall Fund (Endowment)

#### CBF London Diocesan Fund (123 - 2800)

Receipts	0.00	0.00
Payments to General Fund	0.00	0.00
Excess of receipts over payments	0.00	0.00
Balance 1 Jan	0.00	0.00
Balance 31 Dec	0.00	0.00

### Reserve Fund-Designated

#### CBF St Kate PPC (623 - 7081F)

Receipts (Dividend)	210.20	202.16
Payments	0.00	0.00
Excess of receipts over payments	210.20	202.16
Change in market value of investments	-242.62	-46.65
Balance 1 Jan	5285.27	5109.76
Balance 31 Dec	5232.85	5285.27

### St.Katherine's Youth & Centre Fund

#### Vicar and Church Wardens (Bank Acc)

Receipts	104.04	104.04
Payments	30.28	30.01
Excess of receipts over payments	73.76	74.03
Balance 1 Jan	1583.25	1509.22
Balance 31 Dec	1657.01	1683.25

#### CBF St Kate Youth & Com (775 - 4001F)

Receipts (Dividend)	104.04	104.04
Payments (to Wardens & PPC)	104.04	104.04
Excess of receipts over payments	0.00	0.00
Change in market value of investments	-119.34	-22.39
Balance 1 Jan	2645.83	2668.22
Balance 31 Dec	2526.49	2645.83

VALUE 31/12/18

4183.60 4229.06  
19346.88 39699.86

T. S. Davey  
24.4.19