

Agenda Of The Annual Parochial Church Meeting Sunday, 12 May 2025

1. Prayers
2. Chair's Report
3. Apologies For Absence
4. Minutes Of The Apcm Held On Sunday, 12 May 2024.
5. Electoral Roll
6. Report On The Pcc For 2024-2025
7. Treasurer's Report & Accounts For 2024
8. Fabric Report
9. Deanery Synod
10. Election Of Churchwardens
11. Deanery Synod Representation
12. Election Of Parochial Church Council
13. Appointment Of Independent Examiner
14. St Peter's 2025-2027
15. Any Other Business

ST PETER'S CHURCH, STREATHAM

**Reports to the APCM to be held on 11th May 2025
With Financial Statements for the year ended
31st December 2024**



Year 2024-2025

Vicar:

Fr Steffan Mathias

Curate:

Fr Ben Vertannes

Churchwardens:

Anthea Eastoe
Winston Trotman

Parochial Church Council:

David Chapman
Maureen Downs
Anthea Eastoe
Duncan Eastoe
Sonia Freeman-Birch
Hilary Hadley
Jo Hutton
James Macintyre
Melanie Metherell
Angela Newby
Michelle Rajkumar-Clifford
Marie-Thérèse Rogers
Sarah Tew
Sharon Thomas
Winston Trotman

Independent Examiner:

Mrs Pamela Carragher, Reading RG2

Bankers:

Barclays Bank plc

Charity number:

1138040

AIM AND PURPOSES

The principal purpose of the PCC of the Church of St Peter's Streatham is to cooperate with the incumbent, Revd Dr Steffan Mathias, on matters of importance to the parish in promoting in the ecclesiastical parish the whole mission of the Church – pastoral, evangelistic, social and ecumenical, and to have joint responsibility, with the incumbent, in the running of the parish.

The PCC is also responsible for the maintenance of the church fabric and its contents, and for the maintenance and running of the Church Crypt, our church hall. The PCC also considers and discusses matters concerning the Church of England, or other matters of religious or public interest.

OBJECTIVES AND ACTIVITIES

The PCC is committed to enabling as many people as possible to worship at our church, and to become part of our parish community at St Peter's.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit, and in particular the specific guidance on charities for the advancement of religion.

The PCC (as Trustees) have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. In particular, we try to enable ordinary people to live out their faith as part of our parish community through

- worship and prayer; learning about the Gospel and delivering their knowledge and trust in Jesus;
- provision of pastoral care for people living in the parish;
- mission and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church and the Crypt Hall.

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MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING

Including minutes of the meeting of the parishioners for the election of churchwardens

SUNDAY, 12 MAY 2024

1. PRAYERS

Fr Steffan welcomed those attending (c.40 persons) and opened the meeting with prayers.

2. CHAIR'S REPORT

Fr Steffan presented the Chair's report during the notices section of the service. He reported that attendances were up year on year and that Easter and Christmas had gone well. However, Christ's presence within us does not depend purely on numbers.

3. APOLOGIES FOR ABSENCE

Apologies had been received from Sheila and Simon Launchbury, James Macintyre, Maureen Downs and Mary Newbrook.

4. MINUTES OF THE APCM HELD ON SUNDAY, 14 MAY 2023.

By a show of hands, the Minutes of the previous meeting were agreed as a true record of the meeting and signed by Fr Steffan.

5. ELECTORAL ROLL

By a unanimous show of hands, the report was approved.

6. REPORT ON THE PCC FOR 2022/2023

After a brief introduction by the PCC Secretary the report was approved by a show of hands.

7. TREASURER'S REPORT & ACCOUNTS FOR 2022

After a brief introduction by the PCC Treasurer the report and accounts were approved by a show of hands.

8. FABRIC REPORT

By a show of hands, this report was approved.

9. DEANERY SYNOD

Fr Steffan briefly emphasised the importance of Deanery synod in the church hierarchy. By a show of hands, this report was approved.

10. ELECTION OF CHURCHWARDENS

Fr Steffan stated that Jo Dapaah was standing down as churchwarden after seven years. The meeting thanked Jo for her service and all that she had done in that time for the church. Winston Trotman had stated that he was willing to continue as Churchwarden for the coming year. Anthea Eastoe was nominated and unanimously elected as Churchwarden.

11. DEANERY SYNOD REPRESENTATION

James Macintyre, Angela Newby and Winston Trotman remained as our Deanery Synod representatives. Their report was approved.

12. ELECTION OF PAROCHIAL CHURCH COUNCIL

Fr Steffan explained that Sharon, Mary and Caroline were standing down after completing their terms on the PCC although Sharon remained on the PCC as ex-officio Treasurer. The following people were duly elected:

Maureen Downs, David Chapman, Michelle Rajkumar-Clifford, Olivia Suter, Sarah Tew, Jo Hutton, Marie-Thérèse Rogers, Sonia Freeman and Hilary Hadley.

Ex-Officio members of the PCC are; all St Peter's priests, Secretary, Treasurer, Churchwardens and Deanery Synod members .

13. APPOINTMENT OF INDEPENDENT EXAMINER

Fr Steffan reported that Pam Carragher, a former member of St Peter's, who had inspected the past year's accounts, was willing to undertake this task again next year. By a show of hands, Pam was appointed.

14. ANY OTHER BUSINESS

The meeting agreed that in future PCC minutes should be circulated by email to members of the congregation and no longer pinned to the church notice board.

15. DISCUSSION

Fr Steffan led a discussion on the numerous functions that need to be carried out in the church and how these can best be delivered to and by the congregation. A list of all the functions was drawn up for discussion by the PCC .

There being no other business, the meeting closed with a prayer at 12.30 pm.

Vicar's Report

Dear friends,

I write this report, looking back over 2024 at St Peter's, post-Easter day, as the risen Lord appears to his disciples, who were locked away in fear. We live, undoubtedly, in a time of fear. Increased tensions and divisions; conflict in Ukraine continuing and terrible destruction in Gaza; some of the certainties of liberal democracy which we had come to think of as normal being questioned and undermined; increased ecological uncertainty; and within the church a shameful year, coming to terms with the church's response to various safeguarding mistakes that have been made, as well as continuing challenges in the Church of England over questions of resources, declining numbers, and ongoing arguments about how the church welcomes LGBTQ+ people. In amongst all of this, we hear the risen Lord say: 'Peace I leave with you; my peace I give you. I do not give to you as the world gives. Do not let your hearts be troubled and do not be afraid.' In the week that follows Pope Francis's death, we can reflect what an authentic Christian response to the troubles of the world looks like, as we remember his commitment to dialogue across faiths, to serving the poor, reaching to those outside the church, to changing institutions, and safeguarding God's creation, all while demonstrating the joy that comes with knowing the risen Christ, who is the source and life of our parish and the whole church.

There is much to rejoice at St Peter's. Our attendance over our services has seen an uplift in the last year and follows a trend over the last few years. Where in 2022 a *strong* Sunday attendance was around 50, in the last year this would count as a low attendance Sunday; a strong Sunday attendance on a 'normal' Sunday is often in the 70s or 80s, even going up to 100 at times. This is much to give thanks for, showing that indeed the gospel of Christ is still an invitation to new life, and reflects our commitment to praying and working to make St. Peter's welcoming, while reaching out to those outside our walls. There is more going on in the week, and adding to the many activities already happening, it has been great to launch our Youth Group, which is a cracking bunch of young people and our Thursday Club; working with the Nehemiah project, as well as lots of one-off events. We saw a large Confirmation service in 2024 and hosted our Deanery Ascension service - both real moments of joy. In 2024 we recruited Luca Myers as Director of Music, though he has sadly moved on, but we thank Luca for his contribution during his time here.

There are some challenges and opportunities in the coming year, which will be spoken about at the APCM. Most significant is the first phase of looking at renewing our building for the next generation. Most churches need a building project every 25-30 years, as the needs of the community and space change. We are inhibited from our ministry and mission by our lack of accessibility, which we need to address, but as part of that we are looking potentially to a wider renewal of the building, including a possible new entrance, additional toilets, and renewal of our side rooms. Our PCC is also working towards bringing all our health and safety and safeguarding under a new system, which goes beyond what is expected of parishes, but will ensure our community is as safe as possible, for the flourishing of children, vulnerable adults, and more. We will of course need to recruit a new Director of Music.

Over the summer, Fr Ben will move on as he takes up his role at St John's Walworth. While this is obviously a loss to us, we are delighted for him, Tash and the children, as they move to this next phase of their ministry.

We should be proud of the opportunities the whole congregation have given him to grow and develop in his ministry, and also thankful for all that he has given and shared with us.

I was fortunate enough to take a 2-month sabbatical during 2024, and I am indebted to everyone who ensured not just the smooth running of St Peter's during this time, but indeed that it continued to grow and flourish. This leads to the final part of the report: a huge thank you for everyone who gives their time and energy for the flourishing of our church. I would thank people by name, but as I started to type out, I realised that the list would go on to everyone at church, so for the benefit of brevity, just a general thank you to you all: I am a very blessed priest to get to do this with you.

Fr Steffan

PCC Treasurer's Report and Accounts for Year Ending 31st December 2024

I would like to thank everyone named and unnamed who contribute to stewarding our finances throughout 2024, including Simon Launchbury, Assistant Treasurer, Catherine Chapman, Planned Giving Officer and manager of the Choir and Organ accounts and also Winston Trotman and Jo Hutton for banking the collections each week.

Once again this has been a busy year with two major projects delivered which will be discussed - the Servedy Project and Give to Go Green (for the carbon cutting projects), both of these endeavours saw the congregation of St Peters rally to make one off donations in addition to regular giving commitments.

General Fund Income

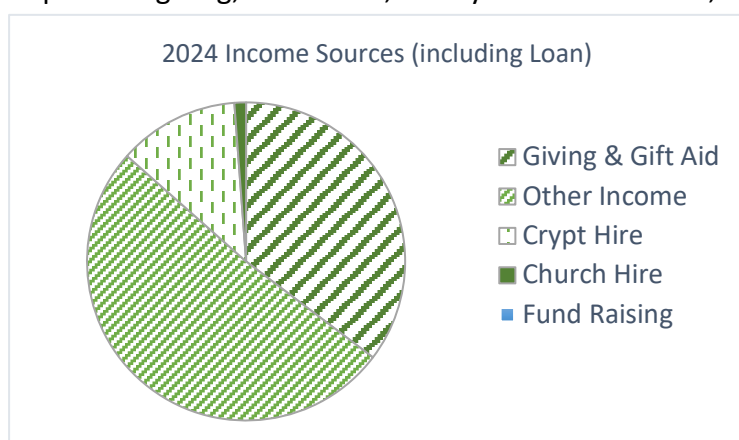
Our General Fund Receipts for 2024 were £195,139 (2023:£139,031). The significant increase is the result of two significant cash receipts related to funding the servedy project and consequently we have two one off cash injection which increased our income.

Firstly, as we initiated building works for the Servedy at short notice the decision was taken to take a short term, interest free loan of £30,000 to cover payments to the builders while we simultaneously sold shares in the CCLA Property Investment fund which has a 6-month lead time to liquidate the assets. The sale of shares generated a further £30,000, which was used to repay the loan in full within the year.

Through the generosity of the congregation, we also raised £3,800 towards the building costs and received grants totalling £12,625.

Looking at regular giving from the congregation, this has increased by 18% to £37,732 as a result of the generous giving campaign from 2023 levels and unplanned giving through the plate and envelopes and card reader increased by 13% to £9,961. Our Planned Giving Officer continued to make quarterly claims, and we received just over £13,500 from HMRC in 2024. This chart shows the profile of the general fund income for 2024.

We are grateful for regular giving monies provided in a planned way (ie by regular Standing Order) as this allows us to effectively budget and have a degree of certainty about income. Unplanned giving, at services, is very much valued too, it is however unpredictable. Can I ask



those of you who are giving by Envelope, haven't yet made a regular financial commitment to St Peters or who have not recently reviewed your regular giving to take the opportunity after reading this report to do so. If anyone wishes to change to regular monthly support by standing order, please speak to Catherine Chapman.

Income from Crypt rental forms an integral part of St Peter's annual income, in 2024 contributing £23,965 (2023: £17,155) a 40% increase year on year.

This was achieved by bringing in new regular hirer and as well the benefit of having regular reviews of our rates. Thank you Angela Newby for diligently managing the space and ensuring our hirers have a clean, safe space to use.

We continue to rely on our investment reserve held with the CCLA to fund the deficit between our income generating activities and expenses.

General Fund Payments

We spent £198,842 in 2024, the largest single item being our Parish Pledge. The significant contributors to the parish costs are discussed here:

Our Parish Pledge (contribution to the Parish Support Fund) in 2024 was £57,888 (2023: £57,600). The purpose of the Parish Support Fund pledge is to enable the diocese to ensure that parishes, whether they can afford a full-time member of clergy or not, are resourced to flourish. The 2025 Parish Pledge is set at £58,180, an uplift of 0.5%.

Building Costs, specifically repair costs in 2024 of £49,433 (2023: £40,294) included two major projects:

1. An investment in our green credentials by undertaking work that would enable the parish room and church to be heated independently of each other at a cost of just over £3,600. We participated in the Church of England's Net Zero Programme - "Give to Go Green" and raised just over £2,500 through the generous donations and a fabulously fun St Andrew's Day celebration. This will be match funded and the grant is expected in 2025 and we will also be able to reclaim the VAT of £600.
2. Delivery of the new Served at a cost of almost £24,000, I have noted about the grants and donations received, we are also able to reclaim VAT of almost £6,000.

Utilities, the driver behind our increased utility costs £14,870 (2023:£10,085) is the increasing cost of our gas supply which is on a new 2 year contract from July 2024 (the commitment was made in 2023) and as a consequence this cost has doubled.

The increase in the cost of music £11,894 (2023: £8,349) relates to the stipend for the new Director of Music who joined us in September 2024.

Parish Admin, includes the costs associated with clergy projects such establishing the Toddler Church and creating the "Pray Ground" (approximately £1,600) as well as the Accessibility Audit (£900) –these expenses were offset by grants that were obtained. In the case of the toddler church, the grants were received in 2023; we received 100% funding for the Accessibility Audit which forms part of our Mission Action Plan for improving access to the building.

Charities

St. Peter's congregations, regular and visiting, continue to be very generous and in 2024 supported the Children's Society, Christian Aid, the Spires Centre, Tariro Orphanage, the Bishop's Lent Fund, Christian Aid, and the West Norwood and Brixton Foodbank. The large balance on the Charities Account as at the 31st December represents outstanding payments which will be paid in 2025.

Restricted Funds

Represent funds received for specified purposes:

The Choir & Organ Funds

The choir had another active year including a tour to York Cathedral. The accounts show expenditure on organ renovations and a generous donation of £20,000 was gratefully received.

CCLA Investments

Our investments showed growth through 2024 and continued to generate an income. The accounts show transfers to the General Fund to cover repairs and general costs. Our investments were valued at £419,360 on 31st December (2023: £441,530) after the transfers mentioned in the accounts. A recent update from CCLA in response to turmoil in the markets is that they anticipate maintaining the quarterly income payout levels. Further information on the CCLA investment strategy for Church of England funds can be found on their website www.ccla.co.uk.

Thank you for your continued support.

Sharon Thomas – Treasurer



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name

The Parochial Church Council of the Ecclesiastical Parish of St Peter,
Streatham

On accounts for the year ended

31/12/2024

Charity no
(if any)

1138040

Set out on pages

(remember to include the page numbers of additional sheets)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above
charity ("the Trust") for the year ended **31/12/2024**.

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have
come to my attention in connection with the examination (other than that
disclosed below *) which gives me cause to believe that in, any material
respect:

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

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

* Please delete the words in the brackets if they do not apply.

Signed:

MA Carraghe

Date:

24/03/2025

Name:

Pamela Carragher

Relevant professional
qualification(s) or body
(if any):

Associate of Chartered Institute of Management Accountants

Address:	10 Stansfield Close
	Reading
	RG2 7BQ

Section B	Disclosure
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Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Empty box for disclosure details

St Peters Church, Streatham

Receipts and Payments Account for the year ended 31st December 2024

	Note	Unrestricted £	Restricted £	2024 Total £
Income and endowments from:				
Voluntary Income	2a	84,943	22,127	107,070
Activities for generating funds	2b	-	11,265	11,265
Income from investments	2c	44,035	26	44,061
Church Activities	2d	28,577	312	28,889
Other Income	2e	37,584	751	38,336
		195,139	34,481	229,621
Expenditure on:				
Charitable activities	3	198,806	7,632	206,438
Raising funds		36	10,779	10,815
		198,842	18,411	217,253
Net income/(expenditure)		(3,703)	16,070	12,368
Surplus/(Loss) on Revaluation of Investments		(22,169)		(22,169)
Funds brought forward		452,186	69,093	521,278
Funds carried forward		426,314	85,163	511,477

Prior year comparatives

	Note	Unrestricted £	Restricted £	2023 Total £
Income and endowments from:				
Voluntary Income	2a	78,141	2,898	81,039
Activities for generating funds	2b	205	11,837	12,042
Income from investments	2c	21,626	17	21,643
Church Activities	2d	23,480	312	23,792
Other Income	2e	15,579	52,281	67,860
		139,031	67,345	206,375
Expenditure on:				
Charitable activities	3	145,503	16,760	162,264
Raising funds		-	11,826	11,826
		145,503	28,587	174,090
Net income/(expenditure)		(6,473)	38,758	32,285
Surplus on Revaluation of Investments		22,099	-	22,099
Funds brought forward		436,559	30,335	466,894
Funds carried forward		452,186	69,093	521,278

All income derived from continuing activities.
The notes form part of the financial statements.

St Peters Church, Streatham

Balance Sheet as at 31st December 2024

	Note	2024	2023
		£	£
Fixed Assets			
Investments	2	419,361	441,530
Current Assets			
Debtors		4,500	-
Cash at bank and in hand		87,616	79,749
		<u>92,116</u>	<u>79,749</u>
Creditors: amounts due within one year		<u>-</u>	<u>-</u>
Net current assets		92,116	79,749
Creditors: amounts due after more than one year		-	-
Net assets		<u><u>511,477</u></u>	<u><u>521,278</u></u>
Funds			
Unrestricted general fund	7	426,314	452,186
Restricted Funds	4	85,163	69,093
		<u><u>511,477</u></u>	<u><u>521,278</u></u>

The Statement of Financial Activities, Income and Expenditure Account and the Notes form part of these financial statements.

On behalf of the PCC, I present the Accounts for the year ending 31 December 2024

Sharon Thomas, Treasurer to the Parochial Church Council

I confirm the financial statements were approved by the Annual Parochial Church Council on 11th May 2025

Fr Steffan Mathias, Chairman

St Peters Church, Streatham

Notes to the Financial Statements for the year ended 31st December 2024

1 Accounting Policies

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice for Charities, the Companies Act 2006 and applicable accounting standards (FRS 102).

The principal accounting policies and estimation techniques are as follows:

a) Going concern

The Directors / Trustees consider that there are no material uncertainties regarding the Charity's ability to continue as a going concern.

b) Income

All income is included in the Statement of Financial Activities (SoFA) when the Charity is legally entitled to it as income or capital respectively, ultimate receipt is probable and the amount to be recognised can be quantified with reasonable accuracy.

c) Expenditure

Expenditure is recognised on the accruals basis and is classified in the SoFA under headings that aggregate related costs.

Charitable activities include the cost of employing the Development Worker plus other project-related expenditure.

Support costs comprise the administrative costs incurred in operating the Charity, plus expenses incurred by the Trustees in the performance of their duties.

d) Fund accounting

The Charity operates an unrestricted fund, which is freely available for any purpose within the Charity's charitable objects at the discretion of the Trustees, plus a number of project-related Restricted funds (see Note 8).

2 Investments

Investments with CCLA are shown at bid market price on 31st December

	2024	2023
CB3035369	35,158	65,924
CB3035370	384,202	375,606
	<u>419,360</u>	<u>441,530</u>

St Peters Church, Streatham

Notes to the Financial Statements (Continued) for the year ended 31st December 2024

2a Voluntary Income	Unrestricted	Restricted	Total
	£	£	£
Planned giving	37,732		37,732
Unplanned giving	4,050		4,050
Card Reader	5,910		5,910
Gift Aid Recovered	13,554	-	13,554
Donations	7,652	22,127	29,779
Bequests	-		-
Grants	16,045	-	16,045
	<u>84,943</u>	<u>22,127</u>	<u>107,070</u>
2b Activities for Generating funds	Unrestricted	Restricted	Total
	£	£	£
Fund Raising events	-		-
Magazine & book sales	-		-
Cathedral trip subs		11,240	11,240
Concerts and recitals		25	25
	<u>-</u>	<u>11,265</u>	<u>11,265</u>
2c Investment Income	Unrestricted	Restricted	Total
	£	£	£
Bank Interest - Depo Account	208	26	234
Sale of Shares	30,000		30,000
Dividends from investments	13,826		13,826
	<u>44,035</u>	<u>26</u>	<u>44,061</u>
2d Church Activities	Unrestricted	Restricted	Total
	£	£	£
Fees	2,312		2,312
Candles	-		-
Crypt Hire	23,965		23,965
Church Hire	2,300		2,300
Choir scholarship		312	312
	<u>28,577</u>	<u>312</u>	<u>28,889</u>
2e Other Income	Unrestricted	Restricted	Total
	£	£	£
Insurance claims	-		-
VAT refund	7,584	-	7,584
Other income		751	751
Loan	30,000		30,000
	<u>37,584</u>	<u>751</u>	<u>38,336</u>

Streatham St Peter

Notes to the Financial Statements (Continued) for the year ended 31st December 2023

Prior year comparatives

2a Voluntary Income	Unrestricted	Restricted	Total
	£	£	£
Planned giving	32,045		32,045
Unplanned giving	6,567		6,567
Card Reader	2,264		2,264
Gift Aid Recovered	5,532	149	5,681
Donations	4,828	2,749	7,577
Bequests	1,500		1,500
Grants	25,405	-	25,405
	<u>78,141</u>	<u>2,898</u>	<u>81,039</u>
2b Activities for Generating funds	Unrestricted	Restricted	Total
	£	£	£
Fund Raising events	200		200
Magazine & book sales	5		5
Cathedral trip subs		11,837	11,837
Concerts and recitals		-	-
	<u>205</u>	<u>11,837</u>	<u>12,042</u>
2c Investment Income	Unrestricted	Restricted	Total
	£	£	£
Bank Interest - Depo Account	97	17	113
Sale of Shares	7,500		
Dividends from investments	14,029		14,029
	<u>21,626</u>	<u>17</u>	<u>14,143</u>
2d Church Activities	Unrestricted	Restricted	Total
	£	£	£
Fees	615		615
Candles	-		-
Crypt Hire	17,155		17,155
Church Hire	5,710		5,710
Choir scholarship		312	312
	<u>23,480</u>	<u>312</u>	<u>23,792</u>
2e Other Income	Unrestricted	Restricted	Total
	£	£	£
Insurance claims	-		-
VAT refund	14,579	2,143	16,721
Other income	1,000	50,138	51,138
	<u>15,579</u>	<u>52,281</u>	<u>67,860</u>

St Peters Church, Streatham

Notes to the Financial Statements (Continued) for the year ended 31st December 2024

3 Charitable Activities	Unrestricted	Restricted	Total 2024
	£	£	£
Pledge	57,888		57,888
Clergy expenses	10,207		10,207
Repairs	49,433		49,433
Church insurance	9,155		9,155
Utilities	14,870		14,870
Music	11,894		11,894
Sacristy	3,058		3,058
Printing & Copying	3,309		3,309
Crypt Maintenance	2,772		2,772
Parish Admin	3,529		3,529
Magazine Bookstall	-		-
Cathedral trip expenses		10,779	10,779
Stationery		-	-
Music and robes		495	495
Concert expenses		-	-
Additional Singers		-	-
Scholarship		434	434
Other expenses		-	-
Costs of recitals, concerts etc		-	-
Organ works		6,114	6,114
Donations to charity		590	590
Bank Charges	135		
Fees	32,555		
	<u>198,806</u>	<u>18,411</u>	<u>184,527</u>

Streatham St Peter

Notes to the Financial Statements (Continued) for the year ended 31st December 2023

Prior year comparatives

3 Charitable Activities	Unrestricted	Restricted	Total 2023
	£	£	£
Pledge	57,600		57,600
Clergy expenses	10,358		10,358
Repairs	40,294		40,294
Church insurance	9,299		9,299
Utilities	10,045		10,045
Music	8,349		8,349
Sacristy	1,921		1,921
Printing & Copying	2,427		2,427
Crypt Maintenance	3,596		3,596
Parish Admin	377		377
Magazine Bookstall	-		-
Cathedral trip expenses		11,826	11,826
Stationery		-	-
Music and robes		522	522
Concert expenses		-	-
Additional Singers		-	-
Scholarship		735	735
Other expenses		1,095	1,095
Costs of recitals, concerts etc		-	-
Organ works		12,856	12,856
Donations to charity		1,552	1,552
Bank Charges	201		201
Fees	1,035		1,035
	<u>145,503</u>	<u>28,587</u>	<u>174,090</u>

St Peters Church, Streatham

Notes to the Financial Statements (Continued) for the year ended 31st December 2024

4 Movement in Restricted Funds

Income	Sacristy fund	Charities Fund	Choir fund	Organ fund	Total
Cathedral Trip subs			11,240		11,240
Donations		1,517	10	20,600	22,127
Interest	26		-	-	26
Scholarship			312		312
Gift Aid Recovered			-	-	-
Concerts			25	-	25
Other income		357	164	231	751
Grant				-	-
VAT Refund				-	-
	26	1,873	11,751	20,831	34,481
Expenditure					
Cathedral trip expenses			10,779		10,779
Stationery			-		-
Music and robes			495		495
Concert expenses			-		-
Additional Singers			-		-
Scholarship			434		434
Other expenses			-	-	-
Costs of recitals, concerts etc				-	-
Organ works				6,114	6,114
Donations to charity		590			590
	-	590	11,707	6,114	18,411
Net movement in the year	26	1,284	44	14,717	16,070
Opening balance	1,732	1,061	15,446	50,853	69,092
Closing balance	1,758	2,345	15,490	65,570	85,162

Streatham St Peter

Notes to the Financial Statements (Continued) for the year ended 31st December 2024

5 Staff costs

The average number of persons employed during the year was 1 (2023: 0).

Trustees' emoluments

No Trustee received any remuneration for services as a Trustee. Trustees received travelling and out of pocket expenses amounting to £nil (2023: £nil) in respect of their duties as Trustees.

6 Analysis of funds

	Balance b/f £	Income £	Expenditure £	Balance c/f £
Unrestricted fund	452,186	195,139	(221,011)	426,314
Restricted fund	69,093	34,481	(18,411)	85,163
Total funds	521,278	229,621	(239,422)	511,477

The Unrestricted fund Is available for the general purposes of the charity at the sole discretion of the Trustees.

Restricted funds Represent funds received for specified purposes:

7 Analysis of net assets by fund

	Fixed assets £	Current assets £	Current liabilities £	Net assets £
Unrestricted fund	419,361	6,953	-	426,314
Restricted funds:				
Sacristry	-	1,758	-	1,758
Charities	-	2,344	-	2,344
Choir	-	15,490	-	15,490
Organ	-	65,570	-	65,570
Total	419,361	92,116	-	511,477

Churchwardens' Report

We are so fortunate at St. Peter's to be guided by inspirational and committed clergy. Assisted by our Ordinand and Reader trainee, they have overseen the continued growth of initiatives like Toddler Church, the Youth Group and Thursday Club and encouraged opportunities for greater fellowship, like the Women's Prayer Breakfast, our Lent Book Group, Streatham Senior Connection and, our now legendary, Black History Month Walk!

Our Servery, a significant building project completed in the Spring, is in regular use with more and more people staying after Sunday mass for refreshments. It is also in regular use when we host talks and other activities and events.

We continue to collect for the Foodbank and for Little Village - there was a very generous bundle of gifts donated for both at our Harvest Festival.

Our lovely church building and grounds continued to provide the odd challenge this year! Leaks were fixed, boilers repaired, ramps worried over, lighting repaired. The annual accounts reflect the expense involved in keeping our church a safe and welcoming space. Negotiations with the diocese for tree surgery on 4 church trees was a protracted and frustrating affair at times. (At time of writing the work has been completed.)

Splitting the heating system, to more effectively zone the church, has been a success, with only the occasional blip. Funded by the generous donations of the congregation together with 'Give to Go Green' match funding, it's another step on our eco journey! We hope to start to see benefits over time with reduced energy bills. We are very grateful to David for all his work in this area and building maintenance generally. The Crypt, expertly managed by Angela, is another area that occasionally needs our love and attention in terms of repair and maintenance.

Big projects to come include taking forward our Access Audit recommendations - this will involve lots of planning and some significant fundraising but all with a view to making our church as functional and welcoming as possible and accessible to our community. (At time of writing a topographical survey has been done as a first step so we, literally, know the lay of the land!) More to follow...

So many people are key to ensuring the smooth running of services and other activities at church. THANK YOU to all including those people who work quietly and unnoticed behind the scenes to enable all we do here.

Anthea Eastoe & Winston Trotman

PCC Secretary's Report

A difficult year for St Peter's PCC and for PCCs in general. The extra demands of increased Safeguarding requirements, stretched finances, decaying buildings and the appointment and departure of a Director of Music have made it a challenging year. High profile failings amongst some charities together with the Church of England's own issues on Safeguarding has emphasized the need for transparency and accountability within St Peter's processes and committee arrangements.

I am very grateful to the Clergy, Treasurer, Churchwardens and the Choir leaders for their work in helping to strengthen our governance structure. More work to be done but we are getting there.

The PCC met 5 times this year (3 July, 16 October, 22 January, 19 March plus an extraordinary meeting to agree the accounts 6 April)), and has met its statutory obligations.

I would also like to thank the Electoral Roll Officer for her work in undertaking the 5-year revision of the electoral roll.

Duncan Eastoe

Electoral Roll Officer's Report

The Electoral Roll has been completely renewed this year and, as always happens at such a time, the number on the Roll has dropped a little from its previous level, now standing at 70, compared with 87 at this time last year. It is likely that the number will rise over time until the next revision in 2031. Around 57% of those now listed reside in the parish.

Thank you to all who have returned forms. Additions to the Roll can be made at any time following the Annual Parochial Church Meeting.

Sheila Launchbury

Safeguarding Report 2024-2025

There are no problems to report this year. We have been asked to ensure all members of the PCC and parishioners who work with children and vulnerable adults complete mandatory training online. We have had some success with this but we have still some work to do to complete this task. I should like to thank everyone for their co-operation with the application for their DBSs.

It is vital that we remember how important Safeguarding is in our Church.

Maureen Downs

Deanery Synod Report - 2024/25

Deanery Synod is a great opportunity to engage with other people from different church venues around Lambeth South Deanery. The meetings are themed with a guest speaker, in addition to the Ascension Day Service held at St Peter's Church on 9th May 2024 there were two meetings.

11th July 2024 held at St Thomas' Church with Rev Sue and Rev Anna talking about Church Growth, LYCIG - Leading your Church into Growth, unfortunately, I was not able to attend (the date was changed due to the General Election) and this then clashed with a concert at St Peter's Church.

21st November 2024 held at Christ Church (Streatham) our main speaker was Canon Roxanne Eversley, Dean of Cultural Diversity. We also had a report from Caroline, Diocesan Synod Rep who attended her first meeting on 16th November 2024.

A date for your diaries. **Saturday 20th September 2025**, there will be a Kingston Episcopal Area Lay Conference. It will be for all lay people, whether they do a role, or not in church. The keynote speaker will be the former Archbishop of Canterbury, Rowan Williams.

Our final meeting is to be held on Wednesday 14th May, the topic will be Serious Youth Violence, Natalie Walters, Head of JPIC (Justice, Peace and Integrity of Creation) and Jason O'Shea, Delivery Officer - Serious Youth Violence will be guest speakers. The meetings are always open to everyone to attend.

Angela Newby; James Macintyre; Winston Trotman

Children at St. Peter's

Children's Church (formerly Sunday School) meets in the Parish Room during the first part of the Sunday Mass. Lessons led by Hilary, Mihaela and myself are based on the Day's Gospel, Festival, Holy day or the Sacraments. Numbers attending and the age range (generally 3-11) vary from week to week but age-appropriate colouring, pictures, word searches and puzzles are given to re-affirm the lesson of the day.

From this core of child attendees and the thriving Wednesday Toddler Church we have had large attendances at the Good Friday Workshop and the Christmas Eve activities.

We have also had visits from Year 2's at Julian's and Dunraven Schools and are always happy to respond to teachers' requests to tell the children some of our history and how and why we worship at St. Peter's. These visits often bear fruit when children and parents come to services or special activity days.

We are pleased that the teenagers are meeting as a Thursday Youth Club once a month following on from the Alpha Course earlier in the year and that there is now some provision for that age-group.

Jo Hutton

The Henry and Marigold Cleaning Team

Recognition and appreciation for the often unsung heroes who are members of the Henry and Marigold Cleaning Team – in operation since 2019. Due to circumstances some have had to leave, but currently the members are:

*Angela Newby
Barbara Ekprikpo
Barbara Drayton
Fr Ben
Fr Steffan*

*Jo Dapaah
Julie Mitchen
Kola Oduola
Marie Rogers
Sally Smith*

*Sarah Tew
Sheila Launchbury
Simon Launchbury
Veronica Shepherd
Winston Trotman*

Special mention to Mel Steyn and Tracey McOgg who are volunteers.

These members turn up at their designated time on a Saturday morning and give of their time, effort and physical talents to maintain and present St Peter's as a clean, pleasant, welcoming and beautiful space for all to use and enjoy. So, many, many thanks for your continued hard work and support.

Of course should there be anyone else who would like to join the team, please reach out to me at any time. You would be more than welcome.

Barbara Drayton

Choir

I continued to be acting Director of Music from the beginning of 2024. We recruited Luca Myers into the position of Director of Music from September 2024.

We hosted Ascension Day in May at St Peter's and welcomed St Leonard's and All Saints West Dulwich choirs to join us for this service. It was very exciting to be able to sing together.

In June, we had the opportunity to sing at Southwark Cathedral for their Southwark Diocese Choirs' Festival. This was a really uplifting service, with organ, brass and percussion accompaniment led by Southwark Cathedral Director of music, the late, Ian Keighley. The nave of the cathedral was full with robed choristers – absolutely superb.

The Adult and Youth Choirs sang a concert at church in July. It was really lovely to showcase some of the pieces that the choir has performed during the year to date.

In August, we sang the services for a week at York Minster under the direction of Thomas Chapman, who kindly and expertly led us in this wonderful building. Our organists were John Keys and Oliver King for the tour.

We very much enjoyed working under Luca Myers from September. Highlights included our All Souls' service and of course the Christmas services. Luca has had to step down from the role because of pressure from his work and related financial exams. The choir are very sad to see him go but hope to see him often as one of our visiting organists.

Huge thanks to the adult and youth choirs and to the youth choir parents for their commitment and singing in 2024. And many thanks to the congregation who are always very supportive towards the music at St Peter's.

Also thanks as always to Catherine Chapman who is the Treasurer for the Church and Organ Fund accounts.

Organ

Our Organ Builder, James Richardson-Jones, who has been tuning and maintaining the instrument and its blower and humidifier since 2009 and has been working on the renovation works for us, has had to reorganise his business. This has meant that he can no longer support us. We have therefore started the process of appointing a new organ builder. Bishop and Son - organ builders - tuned the instrument on December. We have received one quotation for the next stage of renovation works to the organ. We are seeking two more quotations.

The organ is in very fine "sounding" form – which is great but, there are some next stage works including works to the winding and works to the console which need to be undertaken. For the console, 1970s and 1903 components are now either completely failed or are in need of replacement.

And for the winding a major overhaul of the 1903 wind trunking is now needed. We are very fortunate to have an incredibly important and exceptionally fine organ at St Peters.

We will restart an organ committee, and my thanks to Simon Launchbury and Ben Tew for agreeing to be part of this group. We will get together in 2025. If any others would be interested to join the committee or would like to know more about our superb instrument – please be in touch.

David Chapman

Serving Team Report

“Serving”, to quote from a sermon given by the former Dean of Southwark, Andrew Nunn, “is a ministry!”

It is a joy! St. Peter’s has a fantastic group of servers, and I am grateful to them all for their ministry, their skill, good humour and friendship. We assist with the main 10.30 mass on Sunday, at Evensong and at other services. I am delighted that in 2024 we continued to add to our number - we now have 16 servers on the rota which means we can have a full team every week.

I am always keen to hear from anyone interested in serving. Please speak to me or any of the adult servers after mass - we are easy to spot!

A highlight of 2024 was the Confirmation Service held here at St. Peter's in July. It was a joyful occasion and there were lots of compliments from Bishop Martin and visiting clergy on just how fabulously welcoming the team were.

Andrew Nunn, in the same sermon referred to above, also said that it's great when servers smile and remember that they are allowed to enjoy their serving: I think, at St. Peter's, we do!

Thanks as ever to our wonderful clergy and to the congregation for your continued support and encouragement.

Anthea Eastoe – Serving Team Coordinator

Stewardship Report, year-end 2024

Envelope Giving Scheme

At the year-end 2024 there were 15 people receiving boxes of stewardship envelopes, a decrease of 5 from the previous year as people continue to move to standing orders and contactless donations.

Gift Aid

At the year-end 2024 there were 44 regular givers to the General Fund, Choir and Organ funds who Gift Aid their donations, which is an increase of 8.

There are also 4 members of the congregation who regularly donate via the contactless machine in church or JustGiving from the website and who also Gift Aid.

On donations given during 2024, I was able to reclaim a total of £12,449.23 from HM Revenue & Customs which is a small increase of 5% on 2023. This includes some generous donations towards the Servedy and Sacristy.

The amount of donations made using the card reader continues to increase however most of these are anonymous. I can reclaim Gift Aid on these under the Gift Aid Small Donations Scheme up to a maximum of £8,000pa.

If anybody would like information on the above schemes, I'll be happy to help.

Catherine Chapman – Planned Giving Officer

A selection of the wonderful arrangements we enjoy in church, designed and arranged by our Flower Team led expertly by Jo Dapaah!



The late Fr Neil Dawson