

St Stephen's Ealing PCC – Annual Report of Trustees

St Stephen's Ealing

The Parochial Church Council of the Ecclesiastical
Parish of St Stephen, Castle Hill, Ealing

Also known as St Stephen's Ealing PCC

Annual Report and
Financial Statements
of the Parochial Church Council

for the year ended 31st December 2025

Vicar

The Revd David Baylor

St Stephen's Ealing PCC – Annual Report of Trustees

Aim and Purposes

St Stephen's Ealing Parochial Church Council (the PCC) has the responsibility of co-operating with the Incumbent – the Revd David Baylor – in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for maintaining the church buildings which include the hall and cottage for residential use. Similarly, they own and maintain a separate house in Drayton Gardens which was occupied by an assistant curate and her family through to 20th October 2025 and will house our next curate when her curacy begins in June 2026.

With a new vicar joining us at the start of 2025, we have been considering what it looks like for us to be 'Community growing in the love of Jesus' in this next chapter of our life together. As a community of faith within a wider parish community, our vision draws us in two directions: growing in love for God and one another within the church family; and inviting our wider parish community to share in that love also.

Objectives and Activities

Aspiring for our whole parish community to grow in the love of Jesus, our Mission Action Plan for 2024-2030 outlines four key priorities as we bear witness to Jesus' love in our life together:

- Children and Young People – encouraging every under-18 to know Jesus and deepen their relationship with him
- Worship and Prayer – nurturing an attitude of attentiveness to God in all of life
- Discipleship – promoting whole life transformation as we grow in Jesus' love both individually and together
- Outreach – following Jesus' call to serve our community and make disciples, encouraging all who will to respond to Jesus by faith

Alongside these priorities, we cultivate social occasions which enable the church family and members of our wider parish community to nurture relationships with one another and reveal the love of Jesus to each other.

To enable and advance each of these objectives, we take seriously the need to maintain and develop our church fabric, providing physical spaces where people can connect with one another, and grow in their relationship with Jesus together.

Achievements and Performance

Reflecting on the four priorities outlined in our Mission Action Plan, there is much for us to give thanks for over this last year. Each of the four priorities is taken in turn with some additional headers following.

Children and Young People

Dedicated groups for children and young people took place in 3 out of every 4 of our 10.30am services during the year. These Sunday groups are led by small but committed teams of volunteers co-ordinated by our Children's Worker and Youth Worker. In the first 10.30am service of every month, we hosted an All-age service. This service is traditionally less well attended than the 10.30am services with separate children's and youth groups, but with an active encouragement for children and young people to be involved in leading the service at Harvest Festival, we had 42 under-18s present, many of whom played a role in the service. It was a valuable reminder about the importance of opening up appropriate opportunities for our under-18s to serve in our life together.

Our Toddler group for 0-4s and their parents/carers – Shining Stars – has been well attended throughout the year, with guests coming almost exclusively from the wider community rather than the St Stephen's family. Each session begins with an extended time of free play and craft, before everyone helps to tidy up for a closing time of Bible Stories, singing and bubbles. The team of staff and volunteers who serve pray weekly for those who attend, and are pro-active in inviting them to events or services at key points of the Christian year (for example, Christmas, Easter and Mothering Sunday).

After a couple of years' break, this year we re-introduced a Light Party for 3-11 year olds on Hallowe'en. In addition to several St Stephen's families, we welcomed families from other churches in the local area and a couple of families who had no prior church connection. Taken together, our Nativity and Christingle services were also well

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attended. The earlier service that was introduced this year was attended by only a few families, but fulfilled the brief of being a quieter service more suitable for particularly young children. In future years, this service could potentially be offered as a SEND-friendly alternative to the more popular 4:30pm service.

Our young people have continued to meet on alternate Friday evenings, sharing a meal, discussing faith and having fun together. Known as 'Table Talkers' this group engaged keenly with the Alpha Youth course run in September-November which led to some very deep discussions about faith, all driven by the young people themselves. This group has welcomed young people from other church families too. Our young people have also engaged ecumenically with the REACH events across Ealing and Brentford which in 2025 included a fireworks night and silent disco.

In July 2025, our Vicar was nominated by the Bishop of London to take a small team on a national leadership programme focused on further developing our work with children, young people and families. The team – which comprised our children's worker (Morgen Edwards), youth pastor (Stephen Turner), youth volunteer (Jack Cahill), PCC member (Lily Cahill) and children's volunteer (Dexter Bradley) – attended the first of four 2-day residential in October. Here they learnt about the importance of having a clear sense of purpose in ministry, and the different ways that the 'success' of a ministry can be measured. They returned eager to put their learning into practice, with further learning residential planned up to April 2027.

Worship and Prayer

St Stephen's values a breadth of worshipping tradition. In terms of Sunday worship, our 9am traditional Holy Communion service gathers around 40 adults most weeks, with average attendance increasing slightly during 2025. Our 10.30am informal worship service is more variable in style week to week, and though numbers varied throughout the year, average attendance was 60 adults and 26 children and young people. Our Summer Sunday services during the month of August combined traditions and congregations, and was well received. Attendance also rose significantly at Christmas, Easter and Harvest.

Our Sunday teaching programme is shaped by the Church year. During the 6-month period of festivals including Christmas and Easter, we followed the Church of England's set pattern of readings which in 2025 focused on the gospel of Luke. During the Summer period of 'Ordinary Time', we took the opportunity to journey through St Paul's first letter to the Corinthian church, reminding ourselves of the centrality of Christ's Cross in our life together, and exploring how we might respond to difference and disagreement in a way that honours Christ. These studies in 1 Corinthians stretched us (both congregation and preachers) but they gave us a helpful framework for thinking about what it means to be a local church today.

In terms of other services during the week, our Wednesday service of Holy Communion welcomed about 12 adults each week. Rather than a sermon, this service offers a valuable opportunity to learn from one another as we discuss the Bible together. We also hosted four services of Morning Prayer each week, two in person (Monday and Friday) and two online (Tuesday and Thursday). These services typically welcomed about 3-5 adults, and thought is being given to how we might further nurture these services of daily prayer within our community. Finally, our monthly prayer gathering met on the first Tuesday of every month to pray for our life together and the world around us. Attendance was usually around 10 adults.

There are currently 151 individuals named on our Electoral Roll which was completely revised in 2025. 93 of these individuals live within the parish, 12 individuals were added, and 34 were removed mostly through having moved away.

During the year, we celebrated four baptisms, all infants or young children and all regular members of St Stephen's. Our Vicar also had the privilege of conducting six adult baptisms at the Grove Community Church, a Bishop's Mission Order in our parish. There were no weddings at St Stephen's in 2025, but we held two funerals for long-standing church members.

Discipleship

Many of our church family are involved in Connect Groups: smaller communities of church members who gather regularly during the week. Some Connect Groups have a particular subject interest (such as People and Planet

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who consider Christian responses to environmental concerns), and others a particular demographic (for example, POLO – Parents of Little Ones). Whatever their focus, they all have discipleship in common, with members committed to learning more about their faith and supporting one another as they follow in the way of Jesus.

These groups encourage discipleship throughout the year. In addition, there are times of the Church year that are oriented towards themes of discipleship, notably Lent where we offered three different activities, all grounded in encouraging a closer walk with Jesus. Various groups and individuals studied Rick Warren's 40-day devotional *The Purpose Driven Life*. Inspired by what they learnt in this book, the Daytimers Connect Group hosted a lunch for the whole church at Harvest as an expression of God's generosity. We also engaged with the Diocese of London's Lent series which considered Climate Justice through the lens of Christian discipleship. Our Vicar also developed a pattern of daily prayer and Bible reading suitable for the whole church family, young and old alike.

Outreach

With the arrival of a new vicar in January 2025, this year has been one of discerning how best to engage our local community. We have continued to host various community groups and private parties in our church hall. We have also seen our work in St David's Residential Home flourish as the year has gone on, both at the monthly service of Holy Communion now attended by as many as 30 residents, and the more occasional Hymns of Praise which is equally well attended. Thanks are given to Sally Horattides and Pete Devereux who led these activities throughout the year.

During the year we also hosted three lessons for local schoolchildren as part of their Religious Education curricula. One lesson was with Notting Hill and Ealing High School, and two were with Woodlands Academy. As in previous years, Avenue House Preparatory School continued to use our building for their end of year and Christmas assemblies as well.

In June 2025, our curate organised a clothes swap event which was very well attended by church members and our local community. Any clothes left over were donated to one of our seven core mission partners – The Marylebone Project – which supports vulnerable women in the Capital. Our missions team maintains good relationships with six further core mission partners, who each received a share of 10% of our giving income throughout the year and promote their work to church members.

Our Christmas Fair was well attended as always this year, not only engaging some newer members of St Stephen's as stall hosts, but most significantly connecting with many members of our local community who may not otherwise come into our church building. Proceeds from the Fair totalled more than £3,600 which was given in support of the Gurnell Grove Community Grocery, a new (but long-delayed) community transformation initiative within our parish that is due to begin in 2026.

Deanery Synod

Three members of the PCC sit on the Ealing Deanery Synod. These meetings provide the PCC with a link to other churches in our local area, sharing wisdom and experience as partners in the Gospel. It receives reports from the Diocesan and General Synods, and elects governors to church schools across the deanery. This year, the Synod received a presentation from the Mother's Union and explored Safeguarding, Mission Bids, and the Government's programme to stop drugs misuse known as Project ADDER.

Church Fabric and Buildings

This year was a frustrating year for church buildings as various features began to reach the end of their working lives. A key success story is the digital projectors which though it took more than 6 months, were replaced in December 2025 with more robust models that will last a good number of years. Progress in other areas – notably the sliding doors in the church hall, the church forecourt, and the garden shed – has been slower while relevant permissions were sought. However, as we look to 2026, we are very close to being able to undertake the necessary works. Following completion of the groundworks in June 2024, the Entrance Improvement Project was paused while the funding situation was clarified. This situation is ongoing into 2026.

Our biannual 'Sleeves Up Saturdays' were well supported by our church family, providing wonderful opportunities not only to attend to maintenance and cleaning, but also to nurture relationships with one another.

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Regarding works on other church properties, the kitchen was replaced in the cottage occupied by our Premises Manager. We note our particular thanks to church member Kevin Ledwith who completed this work on the PCC's behalf. At the curate's house in Drayton Gardens, drainage problems unfortunately re-emerged and an extensive repair was undertaken. The bath also had to be resealed after water leaked through into the kitchen downstairs.

Other Activities

Our drop-in café for over-60s ran throughout the year on Fridays during term-term, offering friendship and fun to a demographic that can experience high rates of loneliness and isolation. Average attendance was 15-20 with a wide variety of themes including a 'scone-a-thon', a visiting choir, garden bird watch, VE day, quizzes, fish chips and board games and discussion on the Christian festivals. At Christmas the team and church staff hosted a special tea for this group and other senior church members.

In February and March we hosted up to 14 guests as part of our commitment to the Ealing Churches Winter Night Shelter which works to take homeless individuals off the streets in the coldest time of the year and support them to find stable accommodation. This year, we hosted two nights a week across a 6-week period, ensuring continuity of support for guests when another church in the network had to reduce their involvement. We thank Sue Charlton for co-ordinating this special effort and for the various volunteers from St Stephen's and further afield who committed themselves to this ministry.

In April, we donated 78 Easter eggs to guests at The Marylebone Project. Then in May we supported Christian Aid Week, raising more than £2,673 through activities including baking and plant sales and a Sunday concert from the vocal group *Coro*. Later in the year, we were pleased to host a service with the Bishop of London Dame Sarah Mullally as part of Christian Aid's Christmas Appeal. This event attracted a good number of people from other local churches, offered the opportunity to view of poster exhibition charting Christian Aid's history, and raised over £900 for the charity.

At Harvest time in October, we made a financial gift and food donations to the Ealing Food Bank. And in December, we prepared 14 food hampers for local clients of Christians Against Poverty in the run-up to Christmas, blessing families who are working their way out of debt.

Finally, but not least by any means, we hold an eco-church silver award and are starting a journey towards the gold standard.

Financial Review

A formal budget process was again followed during the year to assist with financial planning. Full details of the accounts are provided in the independently examined and signed-off Financial Statements.

Total receipts on ordinary unrestricted funds were £253,219, almost identical to last year. We saw a small 1.7% increase in Regular Giving (Stewardship) and Giving at services (including Gift Aid). £12,899 of one-off special donations and legacies plus increased Hall rentals at £56,698 (up by 9%.) gave our finance a welcome boost, though over £5k of the latter was through an unexpected one-off letting.

In the autumn, as usual, the Church asked all donors to review and update their giving pledges and encouraged new givers. The new Parish Giving Scheme, introduced in late 2024 has seen an uptake by 36 giving households with close to 50% of our monthly income now coming through that route.

Total unrestricted expenditure amounted to £226,389, a 3% reduction from the previous year. This provided the Christian ministry of St Stephen's Church, including the costs of two employee roles: Premises Manager and Communications Manager. It also included the contribution to the Diocesan parish share which largely provides the stipends and other clergy overheads (including housing). Our aspiration is to contribute a higher percentage than the amount requested in order to support less 'well-off' parishes; however, in a period of transition, we are not yet doing this again.

The St Luke's Hall Trust continued with their very welcome annual £40,000 donation into the St Luke's Restricted Fund (SLRF). This Fund had expenditure of £55,127, including:

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- an annual grant of £8,500 to The Grove Community Church
- the costs of our Children's Worker, Youth Worker and Worship Pastor, the second year these roles were fully staffed
- £5,430 of the preparatory fees for the car park work (from £15,000 earmarked)

This deficit was easily covered by surpluses from earlier years. It is our aim to move these salaries to the general fund over the next few years.

A new restricted fund was opened in 2022 for the special donations from St Luke's Hall Trust for the Entrance Improvement Project (SLPRF) – the final retention for the Enabling stage, and costings for the next phase (currently on pause) at £3,732 were fully covered by donations from the Trust. To date total spend has been just under £163,000.

Lent, Harvest and Christmas Appeals continued to be supported, as was Christian Aid and the Christmas Fair raising charity funds. And we made it a priority to continue to tithe 10% of regular giving to our Mission Partners using carried forward funds and a further £964 from the General fund. Together these led to the church giving over £38,000 in missionary and charitable giving to other organisations.

Expenditure during 2024, excluding the extraordinary building costs, was £286,125, fractionally lower than the previous year. Underspend on a range of budget lines allowed us to fund high maintenance costs of £21,898 without needing to drawdown on our maintenance reserve.

Overall, we report a net surplus for the year, across all accounts, of £11,404 – £26,831 unrestricted surplus and £15,427 restricted deficit (using up earlier surpluses). Increased letting income, legacies and special donations has allowed us to set aside £12.9k for Special projects.

The PCC has agreed that we should set aside £35,000 from this year's surplus in the General Fund and historic excesses there to boost the Maintenance reserve, recognising the costs ahead for the car park and other works ahead, whilst maintaining a healthy 'free' reserve in the General fund in line with our Reserves policy below.

After adding reserves brought forward at the beginning of the year, the balances carried forward at 31 December totalled £328,498 – of which £200,400 is Unrestricted (£136,030 in designated funds and £64,370 in the General fund); £33,320 Restricted and £94,777 Endowment.

Our reserves position is strong, and we plan to use some of these for essential building work, particularly the dividing doors and car park.

The PCC reports that we continue to operate as an ongoing concern:

- Our regular income is steady, hall lettings healthy and the St Luke's Hall Trust grant of £40k continues.
- We continue to be prudent in our expenditure.
- We continue to monitor finances closely on an ongoing basis.
- The PCC is confident that we can continue to meet our critical commitments.

Reserves policy

The PCC aims to maintain a balance on free reserves of around two months' worth of average unrestricted expenditure, which is currently equivalent to £37,731 – with £64,370 in our General fund and not designated for specific future spend we are comfortably in excess of this.

The PCC has also considered a more cautious view, if we also included in our calculations all salaries covered by the Restricted fund, and potential liabilities maintaining a balance of £45,000 would be prudent, and again we are in excess of this.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, in relation to having due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. We have adopted the Diocesan safeguarding policy and continue to review our processes according to best

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practice. Towards the end of 2025, the PCC appointed two new Parish Safeguarding Officers (subject to satisfactory pre-appointment checks) who will work together to further strengthen our safeguarding practice going into 2026. We express our thanks to Jen Whadcoat who has now stepped down from this role after 18 years of faithful service.

Plans for Future Periods

As 2026 begins, we will be making some significant investments in our church premises. Plans to replace the forecourt gathered pace towards the end of 2025, and at the time of writing the PCC is in a position to go to tender. Once complete, the new forecourt will nurture greater openness and welcome to the local community and improve access into the church building. We will also be replacing the sliding door panels in the church hall, recovering our ability to divide the hall into different configurations and ensuring that children are contained and kept safe during their Sunday sessions. Alongside these investments in our building, we also want to review and improve the working conditions of our staff, upholding their health and wellbeing while in the workplace. We also want to provide further training for both staff and volunteers to ensure that we are all learning together as we contribute to our various activities in church life.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, plus the following, who are elected at the Annual meetings: 2 Churchwardens, 3 Deanery Synod members, and 9 other members. All church attendees are encouraged to register on the Electoral Roll if eligible, and to stand for election to the PCC.

The Annual Meeting of Parishioners held in May 2025 failed to appoint new churchwardens when both Mary Ann Auckland and Ann Toley stepped down. These positions remained vacant through to the year end. In the meantime, the churchwarden role was reappraised by a small group of PCC members, and a new role description produced and agreed by the full PCC in December 2025. It is hoped that this new role description will be received more favourably by church members when fresh elections take place in May 2026.

The full PCC met on 7 occasions during the year. The average level of attendance throughout the year was 85%. Since May 2025, we have been trialling a hybrid approach to meetings with some members joining remotely which has enabled individuals to be 'present' where circumstances might otherwise make it difficult for them to attend. Notwithstanding some occasional technical challenges, this hybrid approach has been received positively and looks set to continue.

The PCC delegates certain aspects of its work to the Buildings Team and Finance Committee. These teams each report to the full PCC through the Churchwardens (or Incumbent while vacant) and Treasurer respectively.

The Standing Committee consists of the Clergy, Churchwardens, Treasurer and one PCC member. Responding to the casual vacancies in the Churchwarden roles, two further members of the PCC were appointed in September 2025 to ensure good representation. The Standing Committee can, where necessary, take emergency action on the PCC's behalf, conduct any business delegated to them by the PCC, and discern the agenda for upcoming PCC meetings.

The PCC employs a small staff team for day-to-day management of various aspects of church life. Our Premises Manager (Jack Cahill) ensures that the building is well maintained and manages hall lettings. He convenes the Building Team, and also acts as safeguarding administrator and lead recruiter. Our Communications Manager and Children's Worker (Morgen Edwards) undertakes a lot of our routine administration, manages our website and social media and leads our parents and toddlers' group (Shining Stars) in addition to Sunday groups for children aged 3-11. Finally, our Worship Pastor and Youth Worker (Stephen Turner) leads our sung worship and youth activities.

The Vicar serves as trustee of two further charitable organisations that are strongly connected to the PCC. First, as ex-officio trustee and chair of the St Luke's Hall Trust, which manages an endowment given 'for the religious

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and other charitable purposes of the Church of England in the Ecclesiastical Parish of St Stephen, Ealing.' The trustees are appointed by our PCC.

He is also a trustee of the Gurnell Grove Community Trust – the legal body for The Grove Community Church (GCC) – which serves the Gurnell Grove estate towards the north of the parish. As a Bishop's Mission Order, GCC operates independently of St Stephen's, but records of baptisms and confirmations are held by St Stephen's.

There were no Serious Incidents during the year that required a report to the Charity Commission.

Reference and Administrative Information

St Stephen's Church is situated on the corner of St Stephen's Road and the Avenue, West Ealing. It is part of the Diocese of London within the Church of England. The correspondence address is:

St Stephen's Church, St Stephen's Road, West Ealing, London W13 8HD.

The Parochial Church Council (PCC) is registered with the Charity Commission (England and Wales) (No. 1133772)

Bankers:

Lloyds Bank, Direct Business, PO Box 1000, BX1 1LT

Barclays Bank, Leicester, LE87 2BB

Independent Examiner:

Valerie Steward, Greenfield Farm, 23 West Street, Hibaldstow, DN20 9NY

Website: www.ststephens-ealing.org

St Stephen's Ealing PCC – Annual Report of Trustees

PCC members who have served in the period 1 January until 31 December 2025:

| | | |
|--|--|------------------|
| <i>Incumbent</i> | The Revd David Baylor (Chair) | from 14 Jan 2025 |
| <i>Curate</i> | The Revd Ruth Robinson | to 5 Nov 2025 |
| <i>Churchwardens</i> | Mary Ann Auckland (Vice Chair, and Acting Chair to 14 Jan 2025) | to 18 May 2025 |
| | Ann Toley | to 18 May 2025 |
| <i>Representatives on the Deanery Synod:</i> | Liz Cooper | |
| | David Gillingham | |
| | James Morrow | to 27 Jan 2025 |
| | Carmela Amodio-Johnson | from 18 May 2025 |
| <i>Elected members:</i> | Xiaoe Li | to 18 May 2025 |
| | Jen Whadcoat(also Safeguarding Officer) | to 18 May 2025 |
| | Ewen McKinnon | |
| | Linda Rivans | |
| | Dinos Horattides | |
| | John Anniss | |
| | Lily Ledwith | |
| | Iain Paul | |
| | Corinne Fitch | from 18 May 2025 |
| | Ian Jamieson | from 18 May 2025 |
| | Ann Toley | from 18 May 2025 |
| <i>Secretary (co-opted)</i> | Jane Maffett (Acting) | |
| <i>Treasurer (co-opted)</i> | Jane Maffett | |

Approved by the PCC on 26 January 2026 and signed on its behalf by:

David Baylor

Jane Maffett

Revd David Baylor (Vicar and Chair)

Jane Maffett (Treasurer and Acting Secretary)

St Stephen's Ealing

Parochial Church Council of St Stephen, Castle Hill, Ealing
(also known as St Stephen's Ealing PCC)

ACCOUNTS FOR THE YEAR 2025

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STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2025

| | Note | Unrestricted | Restricted | Endowment | TOTAL FUNDS | |
|--|------|----------------|---------------|---------------|----------------|----------------|
| | | Funds | Funds | Fund | 2025 | 2024 |
| | | £ | £ | £ | £ | £ |
| INCOMING RESOURCES FROM | | | | | | |
| Donations & legacies | 2a | 189,777 | 44,949 | - | 234,726 | 239,182 |
| Activities to generate funds | 2b | 56,698 | 4,790 | - | 61,488 | 56,438 |
| Investments | 2c | 3,587 | 0 | - | 3,587 | 1,707 |
| Charitable activities | 2d | 3,158 | 0 | - | 3,158 | 5,267 |
| Grant for Major building project | 2e | 0 | 3,733 | - | 3,733 | 115,887 |
| TOTAL INCOME AND ENDOWMENTS | | 253,219 | 53,472 | - | 306,691 | 418,480 |
| RESOURCES EXPENDED ON CHARITABLE ACTIVITIES | | | | | | |
| Cost of Raising Funds | 3a | 123 | 814 | - | 937 | 940 |
| Charitable Activities | 3b-e | 226,266 | 58,922 | - | 285,187 | 292,679 |
| Major Building projects | 3g | 0 | 9,163 | - | 9,163 | 115,889 |
| TOTAL RESOURCES EXPENDED | | 226,389 | 68,899 | - | 295,287 | 409,507 |
| NET INCOMING/EXPENDITURE | | 26,831 | -15,427 | - | 11,404 | 8,973 |
| NET TRANSFERS | | | | - | - | - |
| NET MOVEMENT IN FUNDS | | 26,831 | -15,427 | - | 11,404 | 8,973 |
| BALANCES BROUGHT FORWARD | | | | | | |
| AT 1 JANUARY 2025 | | 173,570 | 48,748 | 94,777 | 317,095 | 308,122 |
| BALANCES CARRIED FORWARD | | | | | | |
| AT 31 DECEMBER 2025 | | 200,401 | 33,321 | 94,777 | 328,499 | 317,095 |

Previous year

| STATEMENT OF FINANCIAL ACTIVITIES | Unrestricted | Restricted | Endowment | TOTAL |
|--|----------------|----------------|---------------|----------------|
| For the year ended 31 December 2024 | Funds | Funds | Fund | FUNDS |
| | £ | £ | £ | 2024 |
| | £ | £ | £ | £ |
| INCOME AND ENDOWMENTS FROM | | | | |
| Donations & legacies | 193,090 | 46,091 | 0 | 239,182 |
| Activities to generate funds | 52,062 | 4,375 | 0 | 56,438 |
| Investments | 1,707 | 0 | 0 | 1,707 |
| Charitable activities | 5,267 | 0 | 0 | 5,267 |
| Grant for Major building project | 0 | 115,887 | 0 | 115,887 |
| TOTAL INCOME AND ENDOWMENTS | 252,126 | 166,354 | 0 | 418,480 |
| RESOURCES EXPENDED ON CHARITABLE ACTIVITIES | | | | |
| Cost of Raising Funds | 302 | 638 | 0 | 940 |
| Charitable Activities | 233,974 | 58,704 | 0 | 292,678 |
| Major Building projects | 0 | 115,889 | 0 | 115,889 |
| TOTAL RESOURCES EXPENDED | 234,276 | 175,231 | 0 | 409,507 |
| NET INCOMING/EXPENDITURE | 17,850 | -8,877 | 0 | 8,973 |
| NET TRANSFERS | 244 | -244 | 0 | 0 |
| NET MOVEMENT IN FUNDS | 18,094 | -9,121 | 0 | 8,973 |
| BALANCES BROUGHT FORWARD | | | | |
| AT 1 JANUARY 2024 | 155,476 | 57,868 | 94,777 | 308,122 |
| BALANCES CARRIED FORWARD | | | | |
| AT 31 DECEMBER 2024 | 173,570 | 48,748 | 94,777 | 317,094 |

For the year ended 31 December 2025

| | Note | 2025 £ | 2024 £ |
|---|------|-----------------------|-----------------------|
| FIXED ASSETS | | | |
| Drayton Gardens Property | 1.6 | 94,777 | 94,777 |
| | | <u>94,777</u> | <u>94,777</u> |
| CURRENT ASSETS | | | |
| Debtors & prepaid expenses | 5 | 13,669 | 28,382 |
| CBF Deposit Fund | 6 | 5,988 | 5,729 |
| Cash at Bank and in hand | 7 | 223,699 | 213,868 |
| | | <u>243,356</u> | <u>247,979</u> |
| LIABILITIES (less than one Year) | | | |
| Creditors & accrued expenses | 8 | 9,635 | 25,662 |
| | | <u>9,635</u> | <u>25,662</u> |
| NET CURRENT ASSETS | | | |
| | | <u>233,721</u> | <u>222,317</u> |
| LIABILITIES (over one Year) | | | |
| | | - | - |
| TOTAL NET ASSETS | | | |
| | | <u>328,498</u> | <u>317,094</u> |
| FUNDS | | | |
| Unrestricted Funds | | | |
| General Fund | 9 | 64,370 | 84,850 |
| Designated Funds: | | | |
| Mission Fund | | 0 | 1,089 |
| Maintenance Reserve Fund | | 81,415 | 46,415 |
| Special Projects Fund | | 54,615 | 41,216 |
| | | <u>200,400</u> | <u>173,570</u> |
| Restricted Funds | | | |
| Mission Fund | 10 | - | 300 |
| St Luke's Fund | | 33,320 | 48,447 |
| St Luke's Project Fund | | - | - |
| | | <u>33,320</u> | <u>48,747</u> |
| Endowment Fund | | | |
| Drayton Gardens Property | 11 | 94,777 | 94,777 |
| | | <u>94,777</u> | <u>94,777</u> |
| TOTAL FUNDS | | | |
| | | <u>328,498</u> | <u>317,094</u> |

Notes on pages 3 to 9 form part of these accounts

The Financial Statements were approved by the PCC on 26 January 2026

David Baylor

Jane Maffett

Revd David Baylor
Vicar

Jane Maffett
Treasurer

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

1 ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation and uncertainty in the preparation of the financial statements are as follows:

1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'.

St Stephen's meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

1.2 Going Concern

The PCC have considered the resources available and current plans. St Stephen's is well placed to meet these activities and has adequate resources for the foreseeable future. Accordingly the PCC continues to adopt the going concern basis in the preparation of the financial statements.

1.3 Charitable Funds

Unrestricted funds represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use, or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the Annual Report.

Restricted funds are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

1.4 Incoming Resources

Incoming resources are included in the Statement of Financial Activities (SOFA) when:

- a - the PCC becomes legally entitled to the benefit of use of the resources;
- b - their ultimate receipt is virtually certain; and
- c - the monetary value can be measured with sufficient reliability.

Funds raised by the Christmas Fair and similar events are reported gross. Goods are donated by church members for such events.

Grants, donations and legacies are included in the SOFA when any pre-conditions preventing their use by the PCC have been met. For collections and planned giving these, and associated gift aid are included in the year for which they were intended.

Rental income from the letting of church premises is recognised when the letting takes place.

Investment income is accounted for when receivable.

The value of any voluntary help is not included in the accounts but is described in the annual report.

1.5 Expenditure and Liabilities

Liabilities are recognised as soon as the legal or constructive obligation arises.

Grants and donations are recognised when a commitment has been made externally and there are no pre-conditions still to be met for entitlement to the grant which remain within the control of the PCC.

The costs of clergy (Vicar and Curate) are accounted for in the payments made to the London Diocesan Fund. The London Diocese is responsible for paying the stipend and housing costs of both individuals, as is standard practise in the Church of England.

1.6 Fixed Assets

Consecrated and benefice property of any kind is excluded from the financial statements by Sections 10(2) (a) and (c) of the Charities Act 2011. All expenditure on such property, whether improvement or maintenance, is written off in the year it is incurred. The buildings and contents are insured for £7,320,000. Such buildings include the Church, Church Hall (both) and Church Cottage (buildings only).

No value is placed on any movable church furnishings that cannot be disposed of without a faculty, and which are regarded as "inalienable" property held on special trust on behalf of the PCC, and forming part of the consecrated property excluded from the financial statements by the Charities Act 2011.

Other tangible fixed assets may be capitalised if they can be used for more than one year and cost at least £5,000. They are otherwise written off in the year of acquisition. All significant items are included in the Church's inventory.

The house in Drayton Gardens is a freehold property, included at its purchase price in 1992. It is not depreciated as its estimated residual value is not less than its carrying value and it has an expected useful life in excess of 50 years, so any depreciation charge would be immaterial. It is maintained in good order and is insured for a rebuilding cost of £468,043. A formal current valuation has not been obtained but it is likely to be over £900,000. It is usually occupied by a curate, as was the case in 2025 until October and is now awaiting occupancy by a new curate in June 2026.

In the accounts for 2021-2024 a £5,000 was incorrectly still reported as a Bond and fixed asset, instead of a loan. In 2021, the PCC had agreed to rollover the sum of £5,000 for a further 5 years but as a conversion to a 5 year loan, repayable in February 2025, so in the 2025 Accounts is shown correctly as a loan due for repayment within a year. In addition the original organisation Affordable Christian Housing had been merged to form The Missional Housing Organisation Limited. The loan is unsecured but believed to be relatively low risk given the nature of the underlying assets. The organisation has over 20 years' experience in providing affordable housing to key Christian workers. It is a Registered Society under the Co-operative and Community Benefit Society's Act 2014 with Charitable Status No 17128R

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

| | Unrestricted | Restricted | TOTAL FUNDS | |
|--|----------------|---------------|----------------|-----------|
| | Funds £ | Funds £ | 2025 £ | 2024 £ |
| 2 INCOME RESOURCES | | | | |
| 2a Donations and legacies | | | | |
| Regular Giving | 143,873 | | 143,873 | 142,328 |
| Collections at Services | 1,380 | | 1,380 | 1,392 |
| Gift Aid Recovered (Note 4) | 30,219 | | 30,219 | 28,869 |
| Sub-total (for tithe purpose) | 175,472 | - | 175,472 | 172,589 |
| Mission Collections (inc gift aid) | | 4,949 | 4,949 | 6,091 |
| Special Donations | 3,664 | | 3,664 | 11,050 |
| Legacies | 10,641 | | 10,641 | 9,452 |
| Grant from St Luke's Hall Trust | | 40,000 | 40,000 | 40,000 |
| | 189,777 | 44,949 | 234,726 | 239,182 |
| 2b Activities to generate funds | | | | |
| Christmas Fair | | 4,790 | 4,790 | 4,375 |
| Hall Lettings | 56,698 | | 56,698 | 52,062 |
| | 56,698 | 4,790 | 61,488 | 56,438 |
| 2c Income from Investments | | | | |
| CCLA - CBF interest | 195 | | 195 | 289 |
| Housing Bond interest | 50 | | 50 | 102 |
| Bank Interest | 3,342 | | 3,342 | 1,316 |
| | 3,587 | - | 3,587 | 1,707 |
| 2d Charitable Activities | | | | |
| Fairtrade Stall | 174 | | 174 | 322 |
| Social Events, Courses & Other Activities | 283 | | 283 | 320 |
| Outreach Activities | 903 | | 903 | 1,160 |
| Banns, Funeral Fees, Verger Fees | 459 | | 459 | 608 |
| Rebates and one-off | 1,339 | | 1,339 | 2,857 |
| | 3,158 | - | 3,158 | 5,267 |
| 2e Grant for Major Building Project | | | | |
| St. Luke's Hall Trust | | 3,733 | 3,733 | 115,887 |
| | - | 3,733 | 3,733 | 115,887 |
| TOTAL INCOME AND ENDOWMENTS | 253,219 | 53,472 | 306,691 | 418,480 |

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

| | Unrestricted | Restricted | TOTAL FUNDS | |
|---|----------------|---------------|----------------|----------------|
| | Funds £ | Funds £ | 2025 £ | 2024 £ |
| 3a COST OF RAISING FUNDS | | | | |
| Christmas Fair | | 814 | 814 | 674 |
| Transaction costs on donations | 123 | | 123 | 266.09 |
| RESOURCES EXPENDED ON RAISING FUNDS | 123 | 814 | 937 | 940 |
| EXPENDITURE ON CHARITABLE ACTIVITIES | | | | |
| 3b Missionary and Charitable Giving | | | | |
| A Rocha | 2,800 | | 2,800 | 2,800 |
| Amos Trust | 2,800 | | 2,800 | 5,024 |
| Christian Solidarity Worldwide | 2,800 | | 2,800 | 2,800 |
| Church Army (for Marylebone Project) | 2,800 | 554 | 3,354 | 3,185 |
| LAMB Health Foundation | 2,800 | | 2,800 | 2,800 |
| UFM (re Ellie Maffett) | 2,800 | | 2,800 | 2,800 |
| West London Trust (for Ealing Christians Against Poverty) | 2,800 | | 2,800 | 6,537 |
| Ealing Soup Kitchen | | 809 | 809 | - |
| Christian Aid | | 485 | 485 | 157 |
| Diocese of London Lent Project - Alma climate change | | 1,344 | 1,344 | - |
| Ealing Churches Winter Night Shelter | | 965 | 965 | 835 |
| Ealing Foodbank | | | - | 757 |
| MacMillan Cancer Support | | 219 | 219 | 217 |
| Norfolk Wildlife Trust | | 344 | 344 | |
| Spread a Smile | | | - | 109 |
| Tearfund | | 478 | 478 | 1,690 |
| Bishops Discretionary fund | 50 | 50 | 100 | |
| Support to people in need | 1,050 | | 1,050 | 1,533 |
| Gurnell Grove Community Trust | | 12,476 | 12,476 | 7,500 |
| Total Missionary and Charitable Giving | 20,700 | 17,725 | 38,425 | 38,744 |
| 3c The Work of the Church | | | | |
| Diocesan Fund | 99,980 | | 99,980 | 92,698 |
| Vicar's Expenses | 671 | | 671 | 534 |
| Curate's Expenses | 568 | | 568 | 1,111 |
| Associate Vicar's Expenses | | | - | 181 |
| Clergy Cover | 62 | | 62 | - |
| Training / Staff Training / Retreat | 1,158 | | 1,158 | 376 |
| Children's ministry | 449 | | 449 | 651 |
| Youth ministry | 680 | | 680 | 404 |
| Prayer, Service and Communion | 768 | | 768 | 1,016 |
| Flowers and Decorations | 431 | | 431 | 333 |
| Music | 1,856 | | 1,856 | 2,998 |
| Copyright Licensing | 1,581 | | 1,581 | 1,366 |
| Outreach | 886 | | 886 | 766 |
| Publicity | 290 | | 290 | 444 |
| Fairtrade Stall | 277 | | 277 | 400 |
| Social Events | 1,332 | | 1,332 | 1,358 |
| Refreshments | 904 | | 904 | 857 |
| Gifts | 1,922 | | 1,922 | 3,442 |
| Diocesan Fees | | | - | 118 |
| Vacancy / Sequestration costs | | | - | 601 |
| Worship Minister Expenses | 169 | | 169 | 100 |
| Youth Worker Expenses | 143 | | 143 | - |
| Families & Children's Worker Expenses | 348 | | 348 | - |
| Total Work of the Church | 114,476 | - | 114,476 | 109,752 |

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

| | Unrestricted Funds £ | Restricted Funds £ | TOTAL FUNDS | |
|---|----------------------------|--------------------------|----------------|----------------|
| | | | 2025 £ | 2024 £ |
| 3d Employment Costs (Note 15) | | | | |
| Salaries and pensions | 38,543 | 41,197 | 79,740 | 75,197 |
| Adjustment for 2021 | | | - | 3,858 |
| | 38,543 | 41,197 | 79,740 | 79,055 |
| Church Management and administration | | | | |
| 3e Printing, stationery & Postage | 3,151 | | 3,151 | 2,924 |
| Recruitment | | | - | 1,160 |
| Computing & Website | 1,439 | | 1,439 | 2,160 |
| Payroll & Accounting Software | 857 | | 857 | 748 |
| Subscriptions, and bank charges | 536 | | 536 | 718 |
| Independent Examiner Fee | | | - | - |
| | 5,983 | - | 5,983 | 7,709 |
| 3f Premises Costs | | | | |
| Premises Running Costs | 7,181 | | 7,181 | 12,816 |
| Water, Light and Heat | 9,315 | | 9,315 | 9,161 |
| Telephone, Broadband | 528 | | 528 | 727 |
| Insurance | 3,845 | | 3,845 | 3,756 |
| Council Tax | 2,615 | | 2,615 | 2,548 |
| Cleaning | 1,181 | | 1,181 | 1,190 |
| | 24,665 | - | 24,665 | 30,197 |
| Maintenance main buildings | 9,414 | | 9,414 | 26,588 |
| Maintenance other properties | 12,484 | | 12,484 | 633 |
| | 46,563 | - | 46,563 | 57,418 |
| RESOURCES EXPENDED ON CHARITABLE ACTIVITIES | 226,266 | 58,922 | 285,187 | 292,679 |
| 3g Major Building projects | | | | |
| Entrance Improvement Project | | 3,733 | 3,733 | 115,889 |
| Car Park project | | 5,430 | 5,430 | |
| RESOURCES EXPENDED ON MAJOR BUILDING PROJECT | - | 9,163 | 9,163 | 115,889 |
| TOTAL RESOURCES EXPENDED | 226,389 | 68,899 | 295,287 | 409,507 |

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

4 Gift Aid Recovered

| | £ | £ | £ | 2025 £ | 2024 £ |
|---|---------------|------------|------------|---------------|---------------|
| | Unrestricted | Designated | Restricted | Total | Total |
| Tax reclaims on planned giving (2a) | 30,219 | | | 30,219 | 28,869 |
| Tax reclaims on other voluntary donations | | | 748 | 748 | 2,215 |
| | <u>30,219</u> | <u>-</u> | <u>748</u> | <u>30,966</u> | <u>31,084</u> |

5 Debtors & prepaid expenses

| | 2025 £ | 2024 £ |
|--|---------------|---------------|
| Prepaid expenses – Insurance | 3,989 | 3,845 |
| Tax refunds due on gift aid donations | 2,745 | 1,815 |
| Sundry debtors | 1,935 | 17,723 |
| Loan to Missional Housing Association Limited* | <u>5,000</u> | <u>5,000</u> |
| | <u>13,669</u> | <u>28,382</u> |

This loan is repayable in February 2026

It has been incorrectly shown as a Bond and Fixed asset since 2021, 2024 has been restated to show this in correct place.

6 Financial Instruments

| | 2025 £ | 2024 £ |
|---|--------------|--------------|
| CCLA - CBF Church of England Deposit Fund | <u>5,988</u> | <u>5,729</u> |

7 Cash at Bank and in Hand

| | 2025 £ | 2024 £ |
|--------------------------------|----------------|----------------|
| Short term deposits (<95 days) | 117,514 | 70,380 |
| Cash at Bank | 106,185 | 143,488 |
| Cash in hand | - | - |
| | <u>223,699</u> | <u>213,868</u> |

The PCC's main bankers are Lloyds Bank now, though the accounts with Barclays are still active

8 Creditors and accrued expenses

| | 2025 £ | 2024 £ |
|------------------------------------|--------------|---------------|
| Mission payment accruals | 957 | 1,279 |
| Income deferred | 6,750 | 4,365 |
| Deposit held re letting | - | 600 |
| Sundry year-end expense accruals * | <u>1,928</u> | <u>19,418</u> |
| | <u>9,635</u> | <u>25,662</u> |

* 2024 Included £15,420 owed for Entrance Improvement Project, since paid.

9 Unrestricted Funds

| | Brought Forward £ | Additions Income £ | Transfers £ | Amounts Used £ | Carried Forward £ |
|-----------------------------|----------------------|--------------------------|----------------|----------------------|----------------------|
| Designated Funds | | | | | |
| Mission Fund | 1,089 | - | 18,511 | (19,600) | 0 |
| Maintenance Reserve Fund | 46,415 | - | 35,000 | - | 81,415 |
| Special Projects Fund | <u>41,216</u> | <u>12,899</u> | <u>500</u> | <u>(19,600)</u> | <u>54,615</u> |
| | 88,720 | 12,899 | 54,011 | (19,600) | 136,030 |
| General Fund (undesignated) | 84,850 | 240,320 | (54,011) | (206,789) | 64,370 |
| | <u>173,570</u> | <u>253,219</u> | <u>(0)</u> | <u>(226,389)</u> | <u>200,400</u> |

Planned use of Designated Funds

The **Mission Fund** represents a tithe of 10% on regular giving during the year, and is designated for nominated 'mission partner' charities (see Note 13). The PCC aims (but is not committed) to give a fixed amount from this fund to each of 7 mission partners each year.

The **Maintenance Reserve Fund** represents funds designated for spending on long term maintenance and improvement of the church buildings and grounds. The PCC agreed to transfer £35,000 from the General Reserve to this designated fund in anticipation of the Car Park Improvement project.

The **Special Projects Fund** represents excess General Funds plus income from legacies and special donations and is designated for future projects, and currently is awaiting a faculty to install new Dividing doors in the Hall, using most of this balance

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025**10 Restricted Funds**

| | Brought Forward | Additions Income | Transfers | Amounts Used | Carried Forward |
|-------------------------------|-----------------|------------------|-----------------|--------------|-----------------|
| | £ | £ | £ | £ | £ |
| Restricted Funds | | | | | |
| Mission Fund | 300 | 9,740 | (10,039) | | £0 |
| St Luke's Fund | 48,447 | 40,000 | (55,127) | | £33,320 |
| St Luke's Project Fund (SLPR) | - | 3,732 | (3,732) | | £0 |
| Total Restricted Funds | 48,747 | 53,472 | (68,898) | - | £33,321 |

The Mission Fund represents donations for missionary and charitable giving as disclosed in Note 3b.

St Luke's Fund represents a regular annual donation from the St Luke's Hall Trust., which the PCC is currently using to support salaries, and the start of the car park project

St Luke's Project Fund represents donations from the St Luke's Hall Trust specifically for the Entrance Improvement Project and is separate from the main St Luke's Fund.

11 Endowment Fund

| | |
|--------------------------|--------|
| | £ |
| House in Drayton Gardens | 94,777 |

See Note 1 - The house in Drayton Gardens is usually occupied by a curate and is a freehold property valued at its purchase price in 1992.

12 Analysis of Net Assets By Fund type

| | 2025 | | | |
|--------------------------|----------------|---------------|---------------|----------------|
| | £ | £ | £ | £ |
| | Unrestricted | Restricted | Endowment | Total |
| Fixed Assets: | | | | |
| House in Drayton Gardens | | | 94,777 | 94,777 |
| Net Current Assets | 200,401 | 33,321 | | 233,721 |
| Total Net Assets | 200,401 | 33,321 | 94,777 | 328,498 |
| | 2024 | | | |
| | £ | £ | £ | £ |
| | Unrestricted | Restricted | Endowment | Total |
| Fixed Assets: | | | | |
| House in Drayton Gardens | | | 94,777 | 94,777 |
| Net Current Assets | 169,789 | 47,528 | | 217,317 |
| Total Net Assets | 169,789 | 47,528 | 94,777 | 312,094 |

13 Payments to Mission Partners from Tithe

The PCC has a long standing policy of allocating 10% of regular giving to charity, through a designated Mission Fund. During the year, charitable payments were made to the following charities from this tithe:

| | 2025 | 2024 |
|---|---------------|---------------|
| | £ | £ |
| A Rocha | 2,800 | 2,800 |
| Amos Trust | 2,800 | 2,800 |
| Christian Solidarity Worldwide | 2,800 | 2,800 |
| Church Army (for Marylebone Project) | 2,800 | 2,800 |
| LAMB Health Foundation | 2,800 | 2,800 |
| UFM (re Ellie Maffett) | 2,800 | 2,800 |
| West London Trust (for Ealing Christians Against Poverty) | 2,800 | 2,800 |
| | 19,600 | 19,600 |

This year the 10% did not cover the planned payments to 6 mission partners and the PCC agreed to use carried forward funds and transfer an additional £964 from the General fund.

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2025****14 Related party relationships and transactions**

No remuneration or other benefits from employment with the charity or a related entity were received by any Trustees.

There have been no other related party transactions in the reporting period.

Normal expenses incurred on church activities were reimbursed to clergy, trustees and church workers.

During the year the following Trustees were also Trustees of related entities (see below for details):

Related organisation or party

| | |
|-------------------|---|
| Revd David Baylor | 1 - 'Ex-officio' Chair of Trustees of St Luke's Hall Trust (charity number 1069790) from Jan 2025 |
| Jane Maffett | 2 - Trustee of Gurnell Grove Community Trust (charity number 1174906) from March 2025 |
| | Trustee, and Treasurer of Gurnell Grove Community Trust (charity number 1174906). |
| | (Also since 19 May 2024 Treasurer of St Stephen's Ealing PCC) |

Transactions - During the year the following either made payments to or were in receipt of payments from St Stephen's Ealing PCC:

St Luke's Hall Trust (SLHT): St Luke's Trustees agreed the following grant payments to St Stephen's Ealing PCC:

- £40,000 to support the work of the church and parish
- £3,732 for the project for improving the Entrance of the Church Buildings

Both are routed through separate Restricted funds.

(The history here is that St Luke's in the early 20th century was a church plant from St Stephen's on the edge of the parish. After that church closed, a Trust was set up for its church hall, which was still in place, to be used mainly for community activities, subsequently registered with the Charity Commission in the 1980s. When that building was sold in 2015, the proceeds were invested by the Trust, and the trustees have since been making annual donations of circa £40k to the PCC from the income.

The Trust is written for the benefit of the geographic parish of St Stephen, and here is an extract from their accounts:

The objects of the Trust are to use the permanent endowment assets of the Trust for the religious and other charitable purposes of the Church of England in the Ecclesiastical Parish of St. Stephen, Ealing.)

In accordance with its constitution the Trustees of SLHT are appointed by the PCC of St Stephen's Ealing.

Gurnell Grove Community Trust (GGCT): grant payments totalling £8,500 were made by the PCC to GGCT for the work of The Grove Community Church.

(The Grove Community was a church plant on an estate in our parish, initially from St Paul's Ealing with the support of St Stephen's Ealing, then run independently under its own charity from October 2016 - St Stephen's has been making donations from the start. The annual donation is just one of many from churches and individuals. There were 5 trustees at the year end, including our vicar. There is currently one other trustee from St Stephen's – the other trustees have no links to St Stephen's and the PCC has no power over the appointment of Trustees.)

15 Employees

| | 2025 | 2024 |
|---|---------------|---------------|
| Average number staff employed during year | 3 | 3 |
| Average Full time equivalent | | |
| Children and Young People's Ministry | 0.63 | 0.63 |
| Worship Ministry | 0.57 | 0.57 |
| Administration and Premises management | 1.51 | 1.51 |
| | <u>2.71</u> | <u>2.71</u> |
| Employment costs | 2025 | 2024 |
| | £ | £ |
| Salaries | 73,467 | 70,277 |
| Social Security costs | 1,130 | - |
| Pension | 5,143 | 4,919 |
| | <u>79,740</u> | <u>75,196</u> |

There were no employees with remuneration over £60,000

Only £5,000 of Employers Social Security costs in 2025 were covered by the Employers NI Allowance

The PCC operates a Defined Contribution retirement benefit Scheme for staff

Note 2d – The adjustment of £3,858 in 2024 related to an error in 2021, when an accrual was made which should, the following year, have been allocated for HMRC payments due. (The employment costs in 2021 should have been higher by this amount.)



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Parochial Church Council of St. Stephen, Castle Hill, Ealing

On accounts for the year ended

31 December 2025

**Charity no
(if any)**

1133772

Set out on pages

1-9

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025.

Responsibilities and basis of report

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 am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed:

V Steward

Date:

01 May 2026

Name:

Valerie Steward

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

BSc BFP FCA FCCA FRSA

| |
|--|
| Address: Greenfield Farm 23 West Street Hibaldstow DN20 9NY |
| |
| |

| | |
|------------------|-------------------|
| Section B | Disclosure |
|------------------|-------------------|

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.

| |
|------|
| None |
|------|