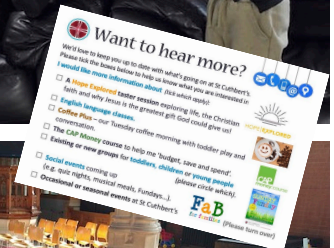
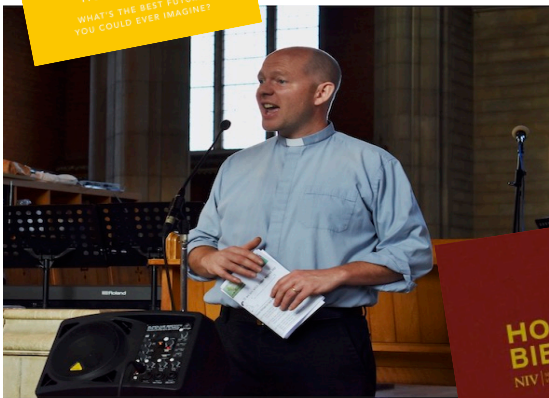


Annual Report & Financial Statements for the Parochial Church Council of St Cuthbert's, Chitts Hill.

For the year ended 2022



Engaging the community



Evangelising the connected



Establishing & Equipping the Christians



Annual Report & Financial Statements for the Parochial Church Council of St Cuthbert's, Chitts Hill.

For the year ended 2022

This report is a helpful opportunity for the PCC to

- **express our thanks to God for his faithfulness and generosity** throughout 2022, keeping us going and growing as we've come to know Jesus better and make him known.
- **acknowledge & give thanks to all those within the church family and beyond** whose service and generosity have helped to make our church life possible – comforting one another with the gospel and making Jesus known.

By God's grace, we have lots to be thankful for...

A. A few 'highlights' to give a flavour of church life & ministry in 2022

- In January, **we purchased new Bibles for use in the church building.** Prayerfully enjoying and sharing God's word is at the heart of church life. The gospel is good news for everyone – whoever we are, wherever we are from, whatever we have done. For that reason, **we want to make engaging with the word of God as easy as we can** for everyone who joins us in the church building. We're thrilled to now have a range of NIV and NIV Bibles including large print, Dyslexic-friendly, Youth Bibles, and a variety of non-English translations available for Sunday gatherings and small group Bible Study.
- In February-March, **midweek groups came together for help to make Jesus known to others.** A series of 7 sessions used resources from 'A Passion for Life' to be clearer on the gospel, the part we have to play in making Jesus known, and **to excite and equip us to share the good news** with people God has put in our lives and on our doorsteps.
- In May, **we hosted our first Joint Churches' Prayer & Praise.** We've since settled into a pattern of meeting on a Sunday evening every 2 months with other churches in North London **to pray for the sharing of the gospel, and for churches to be planted** in the area.
- All year, **a small team continued door knocking & surveying the local area.** It's been a great way to connect with people, to ask how we can help make this part of Wood Green a better place to live, and to begin conversations about where we find hope that point people to Jesus.



- In June, we hosted 120+ local people for a Jubilee ‘Sunday Funday’ – our first since the Covid pandemic. It was a joy to reconnect with previous visitors, welcome language class students, and celebrate and serve as church family.
- In July, all 80 Year 6 children at our church school received a Bible from us before moving on to Senior School. Many of them didn’t have a Bible at home. Now they all do!
- Also in July, we completed the renewal of our AV system. The previous set up was over 20 years old, and church family and visitors were consistently struggling to hear. Given the amount of work that goes into the words spoken and sung from the front, we wanted to make it possible for everyone in the main church space to hear them. (A church building of the size and age of ours, we expect to need to do maintenance/development work on the building every 2-3 years. Spread over time, the cost will average out at £10-15k per year).
- In August, the PCC committed to missional partnerships with London City Mission, Pathway and Radstock. We have been partnering with all three organisations for some time. [London City Mission](#) help us to take the gospel to the least reached in our local area, as part of their vision to reach London. [Pathway](#) work with primary-aged young people in North London – including partnering to support our after-school club. [Radstock](#) bring churches together to plant new churches in hard places globally.
- In September, we began our second year of ‘in person’ language classes. We now have four classes meeting weekly. We want the church family to grow more and more representative of the communities on our doorstep. The church family is mainly English speaking. The local area isn’t. Wonderfully, every lesson ends with a short study in Marks’ gospel.
- In the autumn, we began a pattern of regular topical seminars beginning by looking at sexuality. We want to help the church family to find answers to their questions in the Bible, and to be equipped to live and speak for Christ where God has placed us. That is part of honouring Jesus and pointing others to him by loving what and who Jesus loves, the way that he loves. These seminars are one opportunity to do that.
- In December, we gave away c.140 evangelistic Christmas books to people who joined us for events and services. Christmas celebrations were ‘back to normal’ after two years impacted by Covid. It was a joy & an answer to many prayers to have guests outnumber church family at both our Outdoor Brass Carols (for young families), and our traditional ‘Carols by Candlelight’ service. 😊

We want to work hard to keep organising church life & ministry so that as many disciples in the church family as possible can say “I am being helped to know Jesus better” and “I am being helped to play my part in helping others to know Jesus better”.



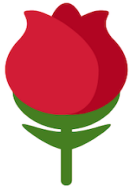
B. Taking stock on the year as a whole...

To know Jesus...

...and make him known

What's going well

ROSE



God has graciously kept us going and growing as disciples of Jesus as we've recovered 'normal' rhythms of church life.

Our 'FaB Mums' Bible Study has carried over from lockdown and continues to encourage Mums. Our Bible reading plan continued to help church family engage with God's word and share questions, observations and encouragements.

In 2022 the plan focused on passages to encourage personal evangelism – and introduced 'memory verse Mondays'.

Our community door knocking and language classes continue to create lots of new connections– particularly to non-English speakers.

Those new and broader connections are significant as we strive as a church family to increasingly reach and reflect the local area.

Signs of new growth

BUD



We thank God for a number of households who have joined and committed to the church family during the year.

The introduction of 'topical seminars' have created a new way to ask big questions and be equipped to live and speak for Christ in the day to day of life.

It's been brilliant to see the regular Bible studies with senior school aged young people grow to include a fortnightly after-school club to reach local friends.

There's a mixture of games, snacks, and a '3 minute question' followed by a chance for questions and discussion.

Needs & challenges

THORN



As a church family, we rely on Sunday gatherings for fellowship, prayer and time in God's word more than we would like to.

We pray it will become more normal and widespread for the church family to be meeting during the week to help each other mature and serve as disciples – to know Jesus better and make him known.

We rely on 'events' & contacts made at the church building to make Jesus known more than we would like to.

We are praying and working to make it easier for more of us to have repeated ongoing contact with the same local people together.

We rely on a small core of people for a lot of our ministry activity

– both helping Christians to know Jesus better and making him known.

Post-lockdown, we have less volunteer capacity. Post-financial crisis we have less financial capacity. One challenge will be whether and how God grows one or each of these so that we can meet growing needs for pastoral care within the church and the need for evangelism to unchurched local people.

We want to make it easier for more disciples to use their God-given gifts so that together we can serve & minister to more people more effectively.

C. The church's finances at a glance

At a time when many of us are feeling financially squeezed, **the PCC wishes to thank God and the many Christians who are giving financially – at personal cost to themselves – so that we can pay for the ministry and building that we enjoy, and through which we have seen God work.**

5 things to know about church finances in any 'normal' year...

1. Our money to pay for what we do comes from Christians giving generously.

In any year, the money we have for church life and ministry comes from three places:

- **giving by the church family** ('congregational giving')
c.£73,000 in 2021, c.£60,000 in 2022.
- **giving by Christians outside the church family** ('grants' from trusts and partner churches),
- **savings we have built up** from giving in previous years ('reserves').

2. We don't receive any income from the Church of England.

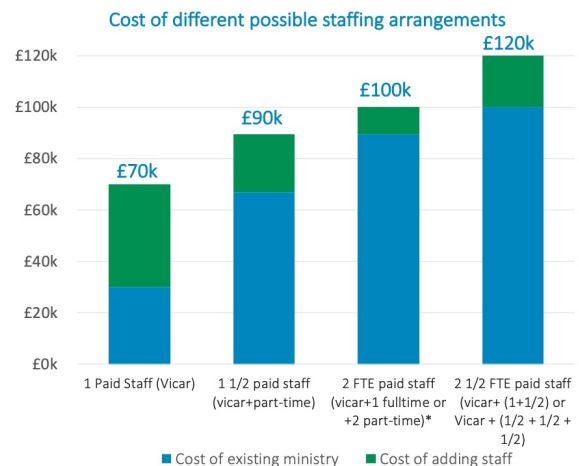
The amount we pay for our vicar's salary, all staff housing, legal and safeguarding support is subsidised. (We currently pay £40,000 each year).

3. Our biggest regular cost is staff salaries.

That is because God's Kingdom grows as people are **led to faith in Christ**, and **equipped to live and speak for Christ**. Together we can do more as paid staff model and equip Christians to do both of those.

As the church family both grows and grows older, there are growing needs to care for church family, and growing opportunities to reach the many unchurched people locally, so...

4. We would love to keep having two paid gospel workers – the vicar and a church-based evangelist. To do that – and maintain the church building – costs over £90,000/year.



5. We have depended for a long time on the generosity of long-time church members (who are often older). One challenge in the coming years will be to replace (and, we pray, grow) that financial giving through the generosity of newer (often younger) members of the church family.

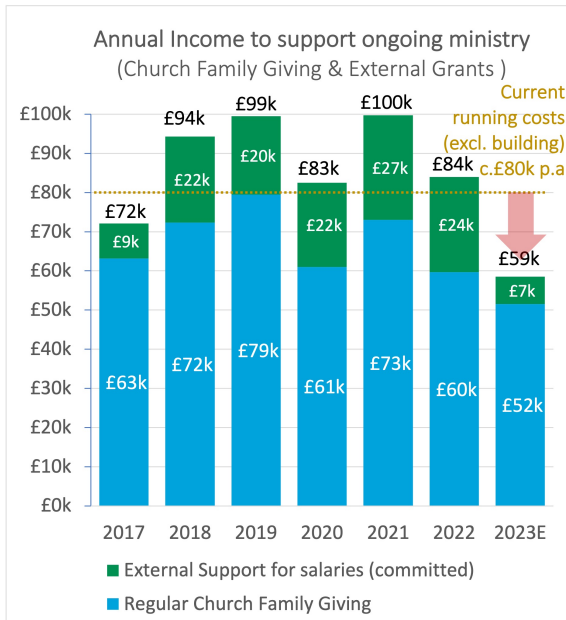


5 things to know about the church finances this year...

As the graphs on the following page show, **we are more financially squeezed (both in our income and 'savings') than at any time in our recent past.**

1. We are all feeling the financial squeeze. When so many of us are under financial pressure personally, that affects giving to the church. Giving fell considerably in the second half of 2022. Like many households, **we've needed to tighten our belts.** That has meant switching off the heating, returning the photocopier, and delaying non-urgent maintenance on the building (which normally averages c.£10k/year).

2. Annual giving to support ongoing ministry is considerably down compared to recent years – particularly from church family, while external grants are increasingly hard to come

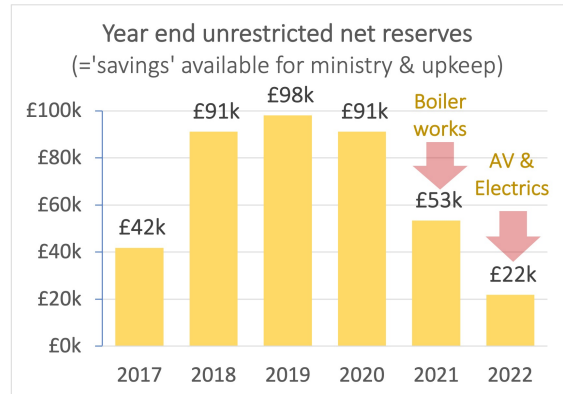


by.

3. We have needed to spend more of our 'savings' than we'd planned. However, **those savings are now running out.**

(The PCC had expected to use up some reserves to make up the shortfall for some grants that were coming to an end. However, the shortfall widened as congregational giving fell, and so more reserves were needed).

* Unrestricted reserves shown net of loan.



4. If nothing changes, we cannot continue to afford the ministry we currently enjoy. Over the next 6 months, the PCC will need to consider what it looks like to *'cut our cloth to fit'*. With so much need, and so much capacity created by having a church-based evangelist, **please join us in praying for God to supply for future needs through the generosity of Christians in the church family & beyond.**

D. Looking to the future

As we look around our local area – we see tens of thousands of people from all kinds of backgrounds, from different countries, ages and stages & walks of life – there is huge need to make Jesus known! As we grow, age and change as a church family there are growing needs within the church family for practical support, discipleship, encouragement and equipping. Lockdown has heightened those needs (within and beyond the church family).

There is always more we could do together!

The PCC continues to plan in two main areas:

- 1. Growing our capacity to ‘DO’ gospel ministry**
- 2. Growing our capacity to ‘HOST’ gospel ministry**

The engine and heart of Christian life and ministry is God’s people speaking God’s word to others, prayerfully trusting God’s Spirit to work. The more Christians are prayerfully enthused and equipped to do that, the more we can hope to do together. For that reason, **we expect to continue to prioritise resources to train volunteers and pay the salaries of gospel workers, so we can do more together to know Jesus and make him known.**

Humanly speaking, the two most significant factors in our ministry over the coming years are likely to be:

- a) Whether we can sustain a church-based evangelist who enables us to do more together as a church family to know Jesus and make him known...**
 - ...by creating opportunities for ministry and service (e.g. coordinating and leading teams, organising events and courses)
 - ...enthusing & equipping the church family for disciple-making ministry & service (e.g. evangelism & discipleship training)
 - ...by using their paid time for their own disciple-making ministry (e.g. personal evangelism to local people)
- b) Whether we can redevelop the land around the church building to create accommodation (and ideally a rental income) to support paid gospel workers long-term, and to expand our capacity to host ministry beyond the church building itself.**



Financial Overview

a) Income

We can be hugely thankful that God has provided for our needs financially through a combination of recovered congregational giving and external grants.

i) Congregational Giving

We recognise for the church family to jointly give £63,707 in 2022 is the result of sacrificial giving by many. **Many will have gone without in 2022 to give financially towards the life and ministry of the church family** – whether in weekly groceries, holiday choices, or by deferring or scaling down big purchases.

Together, we can thank God for that!

Looking to the future, the economic impact of cost of living rises (particular caused by the war in Ukraine) mean between us, we facing rising costs of rent, fuel and utilities. **As a church family, we continue to share and feel the effects of that financial squeeze.**

ii) Support from Christian Trusts and other churches

Grants from Christians beyond the church family have made it possible to pay gospel workers. We are hugely grateful to a number of trusts who have supported our Youth and Families Ministry and community outreach worker. More recently, Christ Church Cambridge have partnered with us to help fund our evangelistic outreach.

The PCC will continue to apply for external funding, however we need to recognise that post-Covid, grants are harder to obtain.

Our long-term goal is **for regular ministry costs to be met as much as possible from regular congregational giving.** That goal remains. However, with falls in giving during Covid, and increasing financial pressure on many in the church family, our capacity to pay salaries to gospel workers is likely to remain dependent upon external support (together with accommodation supplied by the Diocese). These pressures come at the same time as a longer-term challenge of replacing financial giving from more longstanding and older members of the church family with giving by newer (often younger) members of the church family.

Our long-term goal is for regular ministry costs to be met as much as possible from regular congregational giving. That is remains challenging as we seek to grow by reaching unchurched local people with limited financial resources. In the meantime, grants remain hard to come by.

Sustainable staffing over the next few years...

With the resources God supplies, **the PCC will look to prioritise a staffing arrangement that enables us to do more to help the church family know Jesus and make him known.** That will mean focussing on paid roles that direct as much time as possible for trained pastor-teachers and evangelists to help the church family to know Jesus better, and to equip and encourage to play our part in helping others in our lives and on our doorsteps to know Jesus better. (See for example Ephesians 4v11-13).

The PCC highlighted in spring 2021 that – despite reserves held at that time, grants and a loan from the Diocese towards necessary building works – it would be a challenge to maintain existing staffing.

Long-term, we would love to maintain a vicar, and one other full-time gospel worker.

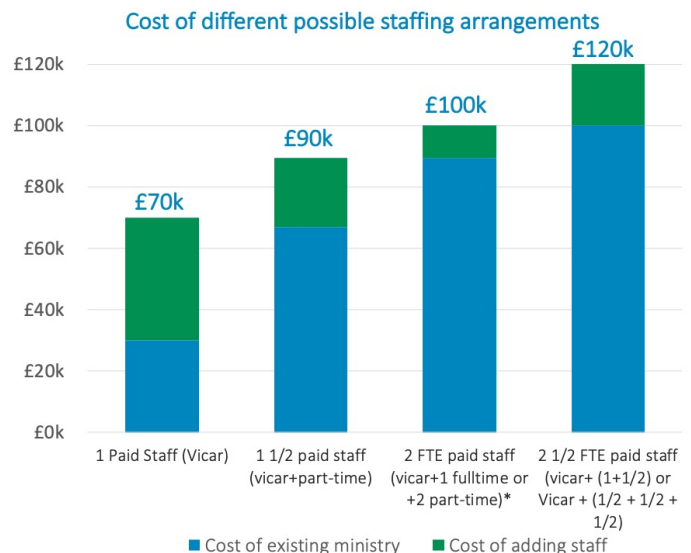
That would cost c.£100,000 per year¹ (the third column of the graph).

In the last decade, we have only reached that level of income in 2019 and 2021.

(See graph on page 6).

Income of £90,000 pays for the vicar + a part-time worker (20hrs/week ministry).

£100,000 pays for the vicar plus 40+ hrs/week of ministry. That extra £10,000 per year has the potential to make a huge difference!



The PCC holds some accumulated reserves to cushion swings in income, and to anticipate and plan for large one-off expenditure to maintain or develop the building.² The PCC continues to monitor the implications of income and reserve levels for our staffing and ministry.

¹ Including all of the ongoing costs associated with maintaining, insuring and heating the church building (which don't change much irrespective of how much the building is used).

² See the designated reserves note to the Financial Statements for more detail.



God has grown our church family and ministry in recent years. That brings growing opportunities to make Jesus known beyond the church family and growing needs within the church family (including both pastoral and financial needs).

We can thank God that church life & ministry has been able to continue and respond to the challenges of recent years. Looking ahead, we want to be clear on the financial resources we have, and to keep planning wisely to do all we can with what God gives us.

Yours, Lord, is the kingdom;
you are exalted as head over all.
¹²Wealth and honour come from you;
you are the ruler of all things.
In your hands are strength and power
to exalt and give strength to all.
¹³Now, our God, we give you thanks,
and praise your glorious name.

(1 Chronicles 29v11-13)

As we face financial challenges, the PCC will look to prioritise staffing... that enables us to do more to help the church family know Jesus and make Jesus known... equipping and encouraging us all to play our part in helping others in our lives and on our doorsteps...

The main body of this report contains long-term and relatively unchanging information relating to life and ministry at St Cuthbert's (with which we hope the church family is increasingly familiar), together with some details of progress in our efforts to 'do' and 'host' more gospel ministry (focussing on staffing and the building). We expect what follows to be of more interest to newer members of the church family and to Charitable trusts & individuals supporting (or considering supporting) our ministry.

Contents

A.	A few 'highlights' to give a flavour of church life & ministry in 2022.....	2
B.	Taking stock on the year as a whole.....	4
C.	Looking to the future.....	5
1.	Our mission	12
2.	Ministry activity in 2020	13
3.	Ministry Partnerships with other organisations.....	14
4.	Future Plans & Priorities.....	16
a)	Helping more people play their part in helping others know Jesus.....	16
b)	Creating broader and 'stickier' pathways into church family life.....	16
c)	Employing a church-based evangelist	17
d)	Working towards a new Simple-English Sunday gathering?.....	18
e)	Securing sustainable funding for gospel workers	18
5.	Developing and maintaining the church building for ministry.....	20
a)	Quinquennial Works.....	21
b)	The future of the Church Hall.....	21
6.	PCC Structure and Governance.....	23



1. Our mission

The PCC of St Cuthbert's, Chitts Hill has the responsibility - together with the Incumbent - for promoting the whole mission of the Church of England in its local parish.

Through Jesus, we have come to know and enjoy life with the God who made the world; who delights to bless, share and give. As we grow to know him better and to enjoy his generosity in Christ, we are made more like him – blessing others and sharing with them the blessing we have received.

We understand that to mean that we are called as a parish church to **love God, love one another, and love our neighbourhood** (of Wood Green N22, and Palmers Green N13) as we prayerfully serve together **to know Jesus and make him known**. We do this by helping people to **enjoy life in community, enabling Christian worship, and equipping people for works of service**.

The 'engine' of all this activity is public services on Sundays and midweek gatherings where the Bible is taught, people pray, life is shared and people of all ages and backgrounds are helped to know Jesus better. This overflows into an increasing number of activities in the church building and beyond. (e.g. a Sunday Fundays, Community Coffee Morning, activities for children and their parents, family visiting, Christianity Explored, CAP Money courses, work with local schools, collecting for Foodbank,...).

The PCC stewards and allocates its resources to further our mission, and to maintain and develop the church building where necessary to support that ministry. We evaluate our activity in four areas:

- **Engaging with the Community:** How are we blessing local people, and building connections with them?
- **Evangelising the Connected:** How are we helping the people we know to get to know Jesus themselves?
- **Establishing the Christians:** How are we helping Christians to know Jesus better? How are we helping Christians to grow to know, enjoy, live out and share more of who they are and what they have because of what Jesus has done?
- **Equipping the Christians:** How is church life helping Christians to play their part in serving – in the church and in the world? How are people being equipped to be a blessing and to help others to know the Jesus whom they know?

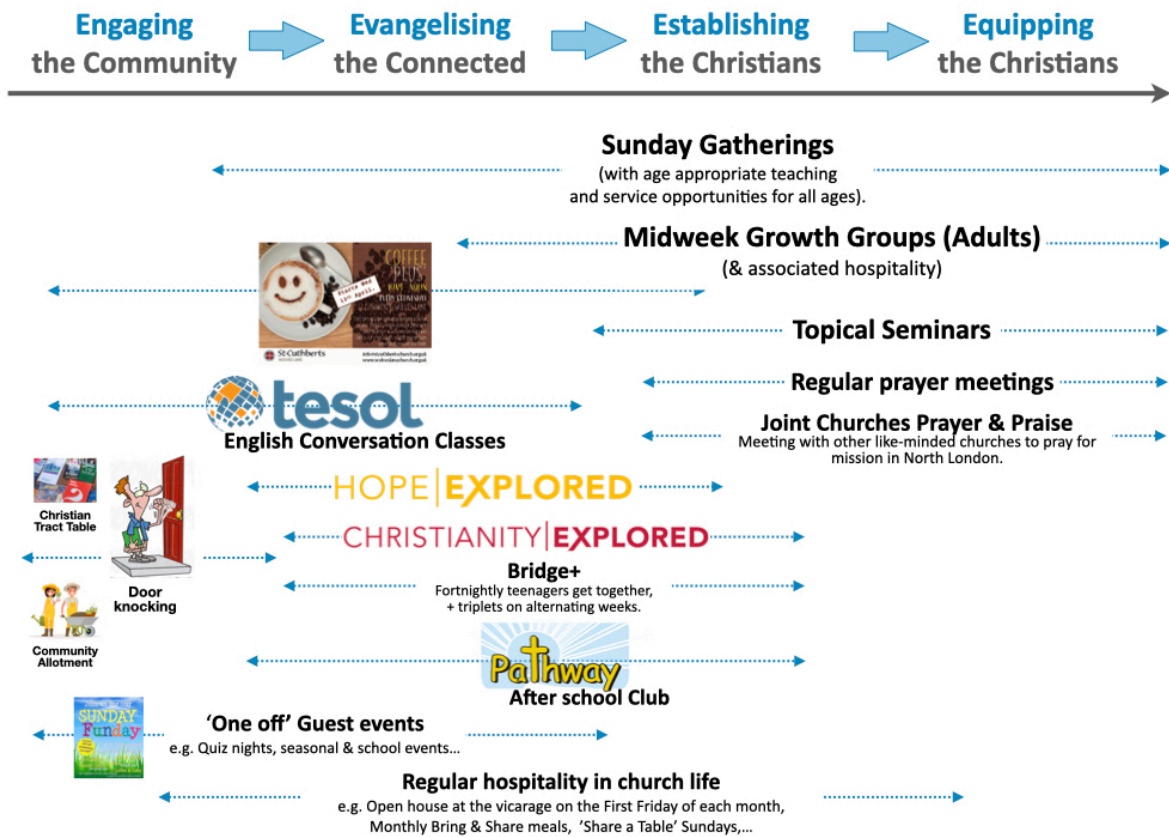
'We are called as a parish church to **love God**, to **love one another**, and to **love our neighbourhood** (Wood Green & Palmers Green) as we prayerfully serve together **to know Jesus and make him known**.



Because we believe the gospel is good news for everyone, and that we are called to be 'all things to all people' (1 Cor 9v22), the PCC reviews the church's ministry across these four areas as broadly as we can; that means **considering how we serve the full range of ages and**

'To know Jesus and make him known'

diversity of people groups represented both within the church congregation and our local community between Wood Green and Palmers Green.



In seeking to advance this mission year-on-year, the PCC's planning takes into account the Charity Commission's guidance on public benefit, and in particular, the supplementary guidance on charities for the advancement of religion.



2. Ministry activity in 2022

Ministry activity particular to the past year is summarised in the opening pages of the report.



3. Ministry Partnerships with other organisations

A range of local ministry partnerships have been limited by lockdown, and we look forward to their being reinvigorated as restrictions ease.

Local church partnerships

- We have a long-standing partnership with **Grace Church Muswell Hill**. Since autumn 2021, we have partnered with three more local Anglican churches – **St Paul’s Haringey, Christ Church Crouch End, and St James Muswell Hill** – to pray together for our shared efforts to make Jesus known in this part of North London. During 2022, our focus has been the 2022 ‘Passion for Life’ mission and spurring one another on in personal evangelism.



Partnerships with other Christian organisations

- **London City Mission** have supported us in our door-knocking ministry around the parish, working regularly with our church-based evangelist/community outreach worker. We continue to look for opportunities together to engage and evangelise the most marginalised and needy in our community.
- We run a weekly afterschool club in partnership with **Pathway**. ‘FaB at SMAB’ is a high energy session of Fun and Bible for 20-30 children in years 3-6 at our church junior school. During 2021/22, we hosted a Pathway Trainee at the vicarage, supported her ministry training, and benefitted from her enthusiastic service.



- During 2022, the PCC agreed to formalise an ongoing partnership with **Radstock Ministries** who network church together internationally to provide expertise, coaching and opportunities to help plant churches in ‘hard places’.



- **Oak Hill Theological College** place their ordinands (trainee Anglican clergy) with us. We have had four ordinands with us during 2021, and have been tremendously blessed by their ministry within the church family.
- We continued to benefit from staff training and support from both the **Co-mission network of churches**, and the **Cornhill Training Course**.



Local community partnerships

- We act as a **Foodbank collection point**. Given rising needs, we added and promoted a Sunday afternoon drop off opportunity during lockdown and collections at the church school.
- We cooperate in a **community allotment project** in partnership with a local GP surgery. The surgery plans to use the plot for some off-site testing and therapeutic gardening sessions. We have brought in the church school (each year now has a raised bed), and another local Special Needs School who are able to access the site thanks to wooden gangways funded by the GP surgery. We are looking to promote opportunities for more marginalised and isolated local people to develop social connections and friendships through volunteering opportunities on the plot.
- The Vicar remains an **active governor at our church school**. Besides our weekly after-school club, we lead **collective worship most weeks**, presenting the gospel to the c.280 children at the school.



St Cuthbert's continues to play its part in the **East Haringey Deanery**, and works with St Michael-at-Bowes through our shared church school.

All of the above partnerships are ways for us to **do more together than we can on our own**.

In 2022, St Cuthbert's expanded its partnership with London City Mission, Pathway and Radstock Ministries to include a financial component. We now give a small amount to each ministry. We hope over time this component of our partnership can grow, while recognising that much of our ministry remains dependent on external support.

We remain grateful to God for the generosity of our ministry partners, the people resources they provide, and the confidence they continue to show in our work as a parish church.



4. Future Plans & Priorities

We are excited and thankful for the ways God is supplying for our needs, and providing more and more opportunities for the church family to serve one another and local people, as **we work to ‘know Jesus and make him known’**.

Our part of Wood Green and Palmers Green is an area with lots of challenges (scoring ‘highly’ in a range of census measures of deprivation)³. 70% of children at the local infant and junior schools don’t speak English at home, and most local people have not had the opportunity to engage with the Christian message. **There is lots to do!** We want to keep aspiring to do more. We think in this next season that will mean...

a) Helping more people play their part in helping others know Jesus.

Ministry at its heart is about people prayerfully helping other people to connect the good news of Jesus to their lives. To be able to take more of the opportunities that we have and do more ministry together means more people excited and equipped to play their part in helping others know Jesus. One way to rapidly grow our capacity for ministry is **to recruit people from outside** – such as our church-based evangelist, or through God sending Christians to join us. That goes hand in hand with a long-term strategy **to equip the church family for works of service**, and to play our part as a church in **training the next generation of evangelists and pastor-teachers** (Ephesians 4). We will continue to prioritise that discipling work in the coming years.

b) Creating broader and ‘stickier’ pathways into church family life

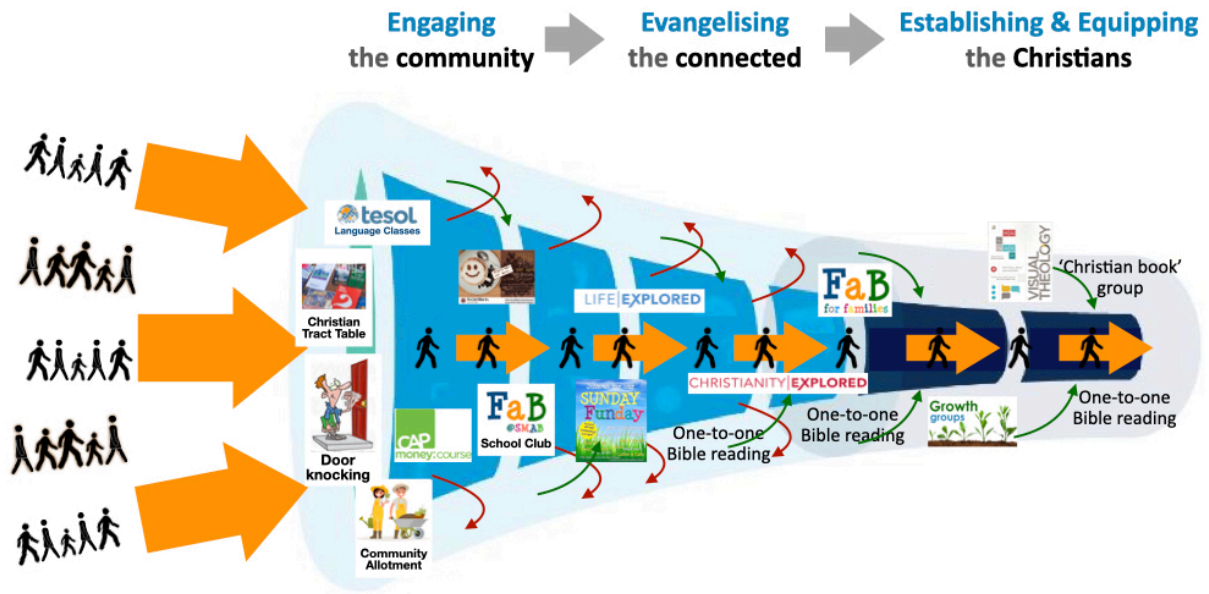
As we look around our local area – tens of thousands of people from all kinds of backgrounds, from different ages and stages and walks of life; people who haven’t grown up going to church, and aren’t trusting Jesus – **the need is massive. But the challenges are significant.**

Diverse people groups bring diverse needs, and with it **significant social fragmentation** often caused by language barriers, or economic pressures (felt through long working hours and/or multiple jobs).

To be able to take more of the opportunities that we have and do more ministry together means **more people excited and equipped to play their part in helping others know Jesus.**

We can’t do everything we would like to do. With the resources and giftings we have as a church family, **we do our best to prioritise ministries that will serve the needs of a broad range of people.** (e.g. given the range of local languages spoken, we want to teach English as a Foreign Language to get to bless lots of people groups rather than begin a ministry that would only serve the speakers of one foreign language).

³ One subset of the parish ranks in the bottom 0.2% nationally for access to housing and services. More broadly, local wards score poorly in income deprivation affecting both children and old people. Source: Diocese of London ‘Parish Dashboard’. Census data.



We want to prayerfully organise ourselves to help more people

★ 'stick not slip away'

★ 'take a step not stall'

c) Employing a church-based evangelist

Having a near-full-time evangelist modelled on Ephesians 4v11-13 has made a huge difference to the 'funnel' in the above diagram. **His role has been to create and multiply opportunities for the church family to take up to engage and evangelise local people.**

That has included

- **coordinating a community survey and regular door knocking ministry** (with a London City Missioner, and a small team from the church family)
- **helping church family to reach more young men and young people** in the local area (including through a new fortnightly gathering for senior school aged young people).
- **overseeing our cross-cultural ministry** to non-English speakers inside and beyond the church family.
- **teaching ESOL classes** (with a supporting volunteer team)
- **Organising and supporting evangelistic events and courses** including our first Hope Explored courses in 2022.
- **Leading at a local school after-school club**
- **Being the liaison for a joint allotment project with the local GP surgery**

The evangelist's role is to help us reach people we wouldn't otherwise reach (the people 'least like us'), and to draw in other church family so that more Christians are equipped & enthused to engage & evangelise more local people.



As a church family of predominantly English speakers, many of whom are elderly or single parents, **there are some local demographics and sub-cultures which are harder for us to reach...** Part of the church-based evangelist's role is to help us 'reach the parts other members of the church family cannot reach'.

We are clear that the role is not 'to pay someone to do evangelism so we don't have to', but **to equip and empower all of us to play a part in reaching local people.** At the same time, as a church family of predominantly English speakers, many of whom are elderly or single parents, there are some local demographics and sub-cultures which are harder for us to reach.

To paraphrase the 1980s advert, the role of our community outreach worker has been to help create ways for us **to 'reach the parts other members of the church family cannot reach'.**

d) Working towards a new Simple-English Sunday gathering?

One possible way of 'broadening the funnel' in the above diagram might be to begin a simple English gathering that is accessible (from start to finish) to non-English speakers, to children & young people, whether or not they have any previous experience of 'church services'.

We recognised in 2019 that a vital step will be to **engage more local people to build a regular crowd who might form part of that new gathering.** Before the pandemic, we had hoped to increase the frequency of our Sunday Fundays and other outreach events, and to explore whether gathering a 'crowd' to plant a new gathering could be a deliberate focus by the church family. Lockdown has delayed that aspiration. We have renewed patterns of events and hosting local families through 2022 and have seen the beginnings of a new crowd.

e) Securing sustainable funding for gospel workers

In 2022, we have seen the benefit of having a nearly full-time church based evangelist.

That has enabled more gospel ministry – by his own ministry to local people, and by equipping and encouraging others in the church family to minister and reach out to others.

We continue to aim to employ the vicar plus the equivalent of one other paid Full-time staff member (see page 6). **We believe that is the most financially efficient staffing arrangement for the ministry need that we see.**⁴ We depend upon external support for that to be possible.

⁴ We see huge need, and over time we would love to grow the team beyond 2 FTE people. However, the PCC is committed to 'cutting our cloth to fit' the resources we have whilst being prayerful and ambitious for what we might do in the future. And one additional full-time worker is already a considerable financial stretch to afford.

The PCC's commitment⁵ to employ a church-based evangelist throughout 2022 reflected our priority **to see more people helped to know Jesus better – in particular local people without a church background.** In a financially challenging climate, we have been able to do that with the help of **external grants, accumulated reserves.**

Employing staff represents our biggest discretionary financial commitment.

We are persuaded that long term continuity is key to fruitful ministry with the young people and unchurched families whom we are working to reach, serve and disciple.

For that reason, the PCC is committed to prioritising financial support for gospel workers, and so maximise the impact of that work.

In 2022 external grants fell (as expected) and so did congregational (more than expected). As a result, the PCC has used accumulated savings (reserves) to be able to continue to employ our church-based evangelist.

Those reserves are running out. Looking forward, we will not be able to continue to employ an additional worker unless we obtain more external support, or church family giving recovers.

We remain dependent on the generosity of Christians beyond the church family

The PCC is grateful to the Bellefontaine, John James and Gospel Partners Trusts, and to Christ Church Cambridge whose support has made it possible for us to employ staff in 2022.

We expect to be reliant upon external support to meet the cost of paid staff for the foreseeable future as we continue to work to reach unchurched people in economically challenging circumstances.

We will continue to actively pursue support, hand in hand with growing financial giving from within the church family in our efforts to do more to make Jesus known.

Our biggest regular cost is staff. That's because God's Kingdom doesn't grow because of buildings! It grows when **the people of God prayerfully speak the word of God to others relying on the Spirit of God.** Trained staff are paid to equip members of the church family to do that more, and to set aside more time to do that themselves.

⁵ Staff contracts run for 12 months at a time from August to August. That time horizon reflects the financial commitment the PCC feel able to make.



5. Developing and maintaining the church building for ministry

A building the size and age of St Cuthbert's requires considerable upkeep to maintain.

The PCC estimates the long-run cost of maintenance to be c.£10,000 per annum. (In practice, we save up for projects over a number of years – like the boiler room or electrics – making annual costs appear more 'lumpy').⁶

We can't do everything all at once. Since the inter-regnum ended in 2015, the PCC's criteria for prioritising the maintenance and development needs of the church buildings is best summarised by this proverb:

*Put your outdoor work in order and get your fields ready;
after that, build your house. (Proverbs 24v27)*

2015-2018:

In 2015-2018 we prioritised work that enabled existing ministries to grow, and new ministries to start. In 2018, the Nave Reordering and Toilet and Kitchen scheme together involved considerable oversight and inconvenience to the use of the building. That meant deferring maintenance that was needed medium term, (but which would reap no immediate benefit to our shared life and ministry). The PCC has done that, mindful of needs that the 2013 Quinquennial inspection highlighted, and which the 2018 inspection re-iterated.

2019-2022: (Hampered by lockdown)

Having addressed many of the physical limits on ministry and ministry growth, **from 2019–2022 the PCC focused on essential (but less exciting) work to maintain and develop the fabric of the building.** In 2021/22 this included:

- **the taking down of an unsafe boiler room, and the removal of trees** to the South of the church building which together threatened the wall and foundations of the church building. Those works combined cost c.£45,000 of which £35,000 was incurred in 2021.



The new boiler will help to reduce heating costs. **The land freed up creates potential for a small freestanding classroom/hall to support children and youth work and serve as a wider community resource.**

Those works revealed issues with the drains which may incur considerable repair costs in 2023. (We are investigating those in parallel with surveying the land for wider redevelopment)

⁶ In 2022 (and 2023) we have deferred non-essential maintenance to be able to meet the cost of essential repairs (to the boiler room), and to meet the salary costs of our church based evangelist.

The PCC had designated some accumulated unrestricted reserves from 2017–2019 towards the anticipated cost of those works. *(See Financial Statements for more details)*. Combined with the impact of the lockdown on our income, this helps to explain why **our reserves have fallen considerably in recent years**.

a) Quinquennial Works

The 5-yearly architect's inspection at the end of the 2018 highlighted a variety of **essential works** (many carried over from the previous quinquennial cycle). These included

- **Significant electrical works** – including rewiring and replacement of fuseboards. *(Begun in 2021)*
- **Repairs to the external drainage, roof and brickwork** *(Under review)*
- **Improved disabled access** to the building from outside, and within. *(Pending wider review and surveying of the curtilage)*



To this was later added

- **the urgent need to repair/replace the boiler room** which has been declared unsafe due to ground movement. *(Completed in 2021)*
- **repair to blocked underground drainage** carrying rain water away from the building. These clay pipes are original to the building, and are now effectively silted up and need replacing to ensure drainage around the main church building. *(Planned for 2023, alongside a wider survey of the curtilage).*

The PCC has sought to ensure that each piece of essential repair work can be combined cost-effectively with some development of the building to deliver long-term benefits

(e.g. lighting improvements alongside essential rewiring, clearing land for future use alongside replacing the boiler room).



b) The future of the Church Hall

The church hall was a ‘temporary build’ when completed immediately after the first world war. It was finally condemned for asbestos in 2013 (damp having been a longstanding issue). For the time being the building has been ‘made safe’ – entrances and windows are secure and all utilities have been cut off. In recent years, **the PCC prioritised the redevelopment of the church building as a lower cost and faster alternative to redeveloping the hall.**

The restricted ‘Church Hall Fund’ stands at £94,704 at year end. That money was raised over years through public events, sponsored activities, regular giving... for the renewal of the building. Given the prevalence of asbestos, that amount will be needed to pay for the safe dismantling and removal of the Church Hall. It is hoped that this work can coincide with redeveloping the site to benefit both the church’s long-term ministry and local community. This work will take considerable time, consultation and planning.

2020 marked the 100th anniversary of the church hall being built. The PCC approached a number of architects with a view to commissioning a feasibility study to provide a clear (and costed) understanding of the options for removing the existing (unsafe) structure, and ways to redevelop the land **to serve gospel ministry in the parish for the next 100 years.** That will include looking into realistic options for the land all around the church building, including the area recently freed up by the repair (and reduced footprint) of the boiler room, and the removal of trees to the South of the church building.

In line with our desire to do more and host more gospel ministry together, that *might* include some mixture of

- housing for one or more gospel worker(s).
- flexible classroom/hall space for youth & children’s ministry, outreach courses and to serve as a community resource.
- a one/two bedroom ‘halfway’ house to support the homeless or vulnerable.

The feasibility study has proven difficult to organise. A tender conducted in 2021/22 did not garner sufficient responses of the kind the PCC were looking for (i.e. preserving and exploring a range of preliminary options, rather than committing to a particular model or direction of redevelopment).

We remain excited about the possibilities that a feasibility study might throw up, and would welcome prayer for wisdom and a shared vision driven by ministry needs as we move forward.

6. PCC Structure and Governance

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011). As a parish church with regular turnover of below £100,000 per annum, it has been historically exempted from registering with the Charity Commission. (We are able to reclaim Giftaid on congregational giving).

a) Election of the PCC

The appointment of PCC members is governed by and set out in the Church Representation Rules. We seek to encourage people to stand in a way that

- **embodies the character and Godliness the Bible expects** of deacons,
- **reflects & represents the diversity of the church family** (and – ideally and increasingly – the local community), and
- **brings expertise and involvement that collectively spans the full breadth of the church’s ministry activity.**

Members are normally elected to serve a 3 year term, with approximately one third of members being elected each year on a ‘rolling’ basis. We encourage members of the church considering standing for the PCC to consider being co-opted for one year, or to stand to fill a one year vacancy (where those arise), rather than immediately commit to a 3 year term. That gives new joiners a chance to get a feel for the role and responsibilities, and is consistent with the 1 Timothy 3 pattern of deacons being tested first before serving. In line with previous APCM resolutions, the PCC agreed in 2018 that officers and members of the PCC would not serve more than a six year term to give those serving a rest, and to encourage wider participation from among the church family.

b) Working groups

We want to continually review how we work as a PCC to make the best use of the time and talents of the church family. We do that through a variety of working groups each with particular areas of responsibility, meeting between 1 and 3 times a year outside of PCC meetings. In recent years, working groups have been: Making Jesus Known (*Engaging & Evangelising*), Knowing Jesus better (*Establishing & Equipping*), People Care, Families Ministry, and Finance and Buildings. During 2022, the PCC has made use of meeting by zoom (which also widens participation to those who would otherwise struggle to join), and working groups were less used.

Working groups report back to the PCC, and include some non-PCC members from the congregation. **We hope this will enable more people to serve, and for the church to benefit from the skills and gifting of more people**, without requiring the broader commitment of full PCC membership. Working groups have some delegated decision-making powers, and bring significant proposals to the PCC for approval. The PCC controls budget-setting and spending authority.



c) Safeguarding

The PCC continues to review our policies and practice to ensure that the PCC complies with our duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

The PCC agreed and re-adopted the Diocese of London Safeguarding Policy Statement at its meeting on 7th June 2022. (The Policy Statement will next be reviewed at the first PCC meeting following the 2023 APCM). Besides a standing item on the PCC agenda, the Safeguarding Officer is invited to report to the PCC twice a year. Our Families Worker was our 'Children's Champion' in early 2022 before being replaced by a parent in the church family with school age children.

d) Administrative information

St Cuthbert's, Chitts Hill is situated on Wolves Lane, North East of Wood Green, and West of Tottenham. It lies within the Edmonton Area of the Diocese of London. The correspondence address is: **The Vicarage, 85 Wolves Lane, Wood Green, London, N22 5JD.**

In 2022, the PCC comprised:

Ex Officio members:

- | | | |
|-------------|------------------------|--|
| ❖ Incumbent | Revd. Mark Jones Parry | <i>(Ex-Officio Chair)</i> |
| ❖ Warden | Mr Robert Moore* | <i>(Vice chair of PCC)</i>
<i>(First elected 22nd April 2018. Re-elected 15th May 2022)</i> |
| ❖ Warden | Mrs Catherine Pollard | <i>(Re-elected 15th May 2022. First elected 2th April 2019).</i> |

Elected members:

Throughout the year:

- | | |
|-------------------------|--|
| ❖ Mrs Shereene Agu | (Elected October 2020). |
| ❖ Ms Geraldine Chenevot | (Elected October 2020). |
| ❖ Mrs Geneva Flatts | (Elected as Deanery Synod Representative.
October 2020). |
| ❖ Mrs May Hall | (Elected as Deanery Synod Representative 2020.
<i>First elected to fill vacancy 2019).</i> |
| ❖ Mrs Amy Till | (Re-elected 15 th May 2022. First elected 2019.
First Co-opted 15 th September 2018). |

Term ended (or stood down) during the year:

- | | |
|------------------------|---|
| ❖ Miss Rebecca Christy | (Re-elected October 2020. Re-elected April 2017.
<i>First elected 2016. <u>Stood down 15th May 2022).</u></i> |
| ❖ Mrs Melita Hepburn | (Re-elected 2019. <i>First elected 2016.</i>
<i><u>Stood down 15th May 2022).</u></i> |

* *Acting treasurer throughout 2022*

*For what we preach is not ourselves, but Jesus Christ as Lord,
and ourselves as your servants for Jesus' sake. (2 Corinthians 4v5)*

The Report and Accounts were discussed by the PCC on a Zoom meeting on 9th May, and formerly approved later via e-mail.



Revd Mark Jones Parry
PCC Chair
Priest-in-Charge, St Cuthbert's Wood Green

The Financial Statements, explanatory notes and the Independent Examiners Report follow.



Income & Expenditure

<i>(All figures £).</i>	Un-restricted	Church-based Evangelist	Youth & Families	Other Restricted or Designated	Total 2022	<i>Total 2021</i>
Income:						
Congregational Giving	50,957	600		3,250	54,807	63,575
Tax to be reclaimed	8,000	150		750	8,900	9,600
External Giving / Grants	5,041	14,750	4,500	521	24,812	46,703
Parish Share of Diocesan Fees	237				237	240
Bank Interest				1,382	1,382	55
Total Income	£64,235	£15,500	£4,500	£5,903	£90,138	£120,173
Expenditure:						
'Doing' Ministry						
Common Fund	40,000				40,000	40,000
Non-clergy salaries		15,938	1,255		17,193	30,210
Training	375	1,210			1,585	2,641
Outreach & Events	2,842				2,842	2,517
Discipleship & Hospitality	192				192	2,600
External Giving				2,508	2,508	0
'Hosting' Ministry						
Utilities / Communication	5,150	1,867			7,017	7,608
Insurance	4,335				4,335	4,082
Office / Stationery	2,680	448			3,128	1,702
Music & Worship	5,874			17,250	23,124	6,612
Repairs & Maintenance	3,554			12,914	16,468	41,107
Governance						78
Other	51			521	572	1,074
Total Expenditure	£65,053	£19,463	£1,255	£33,193	£118,913	£140,231
Net Income / (Deficit)	(£818)	(£3,963)	£3,245	(£27,290)	(£28,826)	(£20,058)

Balance Sheet

	As at 31/12/22	As at 31/12/21
Current Account 1	65,570	46,692
Current Account 2	32,630	49,350
Debtors Less Creditors	8,724	41,091
CoE Deposit Account	105,623	104,252
CoE General Reserve Account	896	884
Diocesan Loan	(20,000)	(20,000)
Total Current Assets	193,443	222,269
<i>Net income/(Deficit) to date</i>	<i>(28,826)</i>	<i>(20,058)</i>
Starting Balances	222,269	242,328
Total Reserves	193,443	222,269

Represented By Funds

Unrestricted	21,741	22,559
Designated	22,788	55,770
Restricted	148,916	143,941
Total Funds	193,445	£222,269

Net Assets are represented by

Cash Balances	£ 204,719
+ Debtors	£ 14,179
– Creditors	£ 5,455
– Outstanding Loan	£ 20,000

Debtors are either monies received but not yet banked, or monies due but not yet received (e.g. Gift Aid reclaim owable to the PCC).

Creditors are cheques issued but not yet banked, or known liabilities which have yet to be paid.

Outstanding Loan is a £20,000 loan provided by the Diocese of London (as part of a 50/50 Grant/Loan) towards the cost of essential works to the Boiler house and church electrics. It needs to be paid down over 24 months in 2023-25.

NOTES TO THE ACCOUNTS

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice (SORP) by Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

Income recognition: All income is recognised once the Parochial Church Council has entitlement to the income, it is probable that the income received and the amount of income received can be measured reliably.

Expenditure recognition: Expenditure is recognised once there is a legal or constructive obligation committing the PCC to that expenditure, it is probable that the settlement will be required, and the amount of the obligation can be measured reliably.

2. UNRESTRICTED FUNDS

The General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

3. DESIGNATED FUNDS

Designated Funds are funds set aside out of the Unrestricted Surpluses for a specific purpose (see note 3a and 3b for further details). However, the PCC could subsequently reallocate those sums for other uses or return them to the Unrestricted Funds. The PCC designates funds in line with our ongoing priority to 'do more' and to 'host more' to make Jesus known.

Designated Monies	Opening Bal	Money In	Money Out	Closing Bal
Helping us Host more Ministry				
Quinquennial Works	20,000		12,914	7,086
Audio Visual	12,000	250	12,250	0
Electrics, Lighting & Signage	5,000		5,000	0
Helping us Do more Ministry				
Youth & Family	5,733	4,500	10,233	0
Ministry Apprentice/ Church-based Evangelist	8,037	24,478	19,463	13,052
Mission Partner Support	5,000		2,350	2,650
Total	£55,770	29,228	62,210	22,788

(a) Helping us HOST more ministry

The PCC recognises a range of essential works are necessary to maintain & develop the church building to continue to host ministry. These were highlighted most recently in the 2013 and 2018 Quinquennial reports. (With much being carried over because of an inter regnum and change of vicar). The PCC designated a portion of 2018 and 2019 unrestricted income to meet the anticipated costs of necessary works to the building.

The PCC did not expect the amounts designated to meet the full cost of those works. They represented the church 'saving up' for anticipated maintenance and development work that we cannot afford from a single year's grants and giving. In the event the combined cost of the AV renewal and supporting electrical works exceeded the amount that had been 'saved up'. The remainder was taken from unrestricted income received during the year.

The unit cost of heating rose considerable (tenfold from our previous fixed rate) due to the energy crisis. The PCC limited the overall costs by dramatically reducing how much we heat the building. Looking ahead to winter 2023, we hope this can be temporary.

(b) Helping us DO more ministry

At a time when needs within and beyond the church family continue to grow, retaining and growing paid staff is key to helping us to do more ministry as a church family together.

Historically we have relied upon significant grants to pay the salary of additional gospel workers (a Youth & Families worker from 2017-2021, and a church-based evangelist more recently). These grants are held in restricted funds and combined with some congregational giving to meet salary, housing and ministry related costs.

External grant funding is becoming harder to obtain. We are seeking renewed and new grants, but anticipate external funding declining from the levels of recent years.

The PCC will be reviewing our financial resources and ministry needs to **decide what a financially sustainable staffing structure looks like.** Levels of regular congregational giving and sustainable grant funding will be critical to that.

Mission Partner Support was split between three ministries with whom we partner to do more gospel ministry locally or internationally – **London City Mission** (working to reach London's least reached and most marginalised), **Pathway** (working to reach primary school pupils in Haringey, Enfield and Barnet), and **Radstock** (helping churches to partner to plant and grow local churches in hard places/closed countries).

4. RESTRICTED FUNDS

Restricted Funds are those that can only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

Restricted Fund	Opening Bal	Money In	Money Out	Closing Bal
Church Hall	93,321	1,383		94,704
Vicar's Discretionary Fund	620	3,750	158	4,212
Diocesan Fees	0	521	521	0
The Sheila Walker Young People & Community Outreach Fund	50,000			50,000
Total	£143,941	£5,654	£679	£148,916

A Working Group has been established by the PCC to consider options to explore the redevelopment of the church hall area. The next step is to commission a feasibility study to establish practical and financially viable alternatives that can inform the PCC's decision-making and feed into our Ministry plans and priorities. Our two largest restricted funds (The '**Church Hall Fund**' and the '**Sheila Walker Young People & Community Outreach Fund**') are available for the results of those discussions.

It had been anticipated that the historic **Vicar's Discretionary Fund** would be closed. However, with the financial and well-being impact of Covid 19 on many people and the subsequent rise in living / energy costs, it has been agreed this should remain open. It enables church family to contribute anonymously, and for financial support to be offered (also anonymously) where there is acute need. The PCC reviews the fund annually, and retains discretion that – once acute needs have been met – funds can be used for wider ministry in the parish depending on need.

5. GIFT AID TAX RECLAIM

The Church is recognised as a Charity by HMRC and was able to reclaim 25 percent of all donations from those donors who are UK taxpayers and have signed up to give through the Gift Aid scheme.

6. LOAN AMOUNT

Essential works were required in 2021 to take down and replace an unsafe boiler room that – together with trees in the church curtilage – were damaging the structure of the church building. To help meet the cost of those works, the PCC obtained a grant/loan (split half and half) from London Diocese (Edmonton Area). We will need to repay the loan balance (£20,000) over 2023 and 2024. This will be a considerable 'drag' on our capacity to fund ministry, but was needed to prevent costlier long-term damage to the church building.

7. STAFF SALARIES & COSTS

It is people who both "do" and enable us to "do" Ministry. Therefore, unsurprisingly, this is our most significant area of expenditure

a) Clergy costs (Common Fund)

The Common Fund is a voluntary payment to the Diocese of London. It is a contribution towards the costs of providing our vicar's stipend, pension contributions and housing in the vicarage. The Common Fund also contributes towards central costs (e.g. safeguarding, property services,...), training of future ordinands, and national church costs. In addition, we enjoy the benefit of rent-free accommodation for our church-based evangelist in the glebe flat adjoining the vicarage.

Our contribution of £40,000 doesn't cover the value of benefit that we receive. We are effectively being subsidised by the Diocese of London.

The vicars stipend for 2022 was £27,900 (paid by the Diocese out of our £40,000 Common Fund contribution).

b) Other staff costs – church based evangelist

In August, the PCC renewed the contract of our church-based evangelist for another 12 months, setting his working hours at 30 hour/week.

The costs of employment combine a salary for hours worked, a salary gross up for the tax due on free housing, and the cost of training at the Cornhill Training Course (in 2021/22), and with Crosslands, Urban Ministries and the London Planting Academy (in 2022/23).

Salary and housing related costs incurred during 2022 were £19,060.

8. GRANT INCOME

We are not able to meet our salary and ministry costs from regular congregational giving. **A number of external grant-making Christian trusts and partner churches have made staff contracts possible during 2022.**

We are grateful to the Bellefontaine Trust, the John James Trust, the Gospel Partners Trust and to Christ Church Cambridge for their ongoing support of salaried gospel workers. As well as to the Canning Hall Trust who have supported some specific local outreach projects and events.

The PCC is committed to working to encourage congregational giving, and to **seeking ongoing external support to help us employ our church-based evangelist** and sustain our outreach to unchurched local people that would not be possible without it.

9. MINISTRY REIMBURSEMENTS

A variety of operational costs arising from day-to-day Church life and ministry are paid by members of staff or volunteers and then reimbursed. These expenses arise from doing ministry (*publicity materials, outreach events, evangelistic materials, discipling resources, bookstall stock, training events and conferences,...*), and hosting ministry (*stamps and stationary, audio equipment, building maintenance and repairs,...*).

For practical ease, staff and wardens pay for many of these items, and subsequently claim reimbursement by cheque (with dual signatories) on production of receipts or invoices. During 2022, the vicar paid bills and made purchases for which he claimed £15,960 reimbursement. This is higher than a typical year, reflecting some one-off invoices paid by bank transfer and purchases (e.g. new pew Bibles, items relating to the AV renewal).