THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS WEST DULWICH

Charity Registration No 1137041

One in Worship
Open in Faith
Outward in Community

Annual Report & Financial Statements
31 December 2024

THE PAROCHIAL CHURCH COUNCIL OF ALL SAINTS WEST DULWICH

Report and Financial Statements 2024
Contents

	Page
Legal and administrative information	2
Report of the Parochial Church Council	4
Independent Examiner's report to the Parochial Church Council	14
Statement of financial activities	15
Balance sheet	16
Notes to the financial statements	17

Legal and Administrative Information
For the year ended 31 December 2024

Charity Name	Parochial Church Council of All Saints' Church, West Dulwich	
Principal Address	Lovelace Road, London, SE21 8JY	
Charity Registration	Charity No 1137041	
Governing Document	Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules.	
Objectives	Promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.	
Members of the PCC	The members of the PCC who served during the year or who were serving up to the date of the approval of this report were:	
Ex Officio		
Clergy	Revd Dr Alan Everett	Chair (Retired 18 May 2024)
	Revd Caroline Bailey	Incumbent (Appointed 8 July 2025)
Readers	Eleanor Beamond-Pepler	(Resigned 11 May 2025)
	Robin Yates	
Churchwardens	Julian Greene	
	Angie Sharma	(Retired 11 May 2025)
	William Birch	(Elected 11 May 2025)
Deanery Synod Representatives	Eleanor Beamond-Pepler	(Resigned 11 May 2025)
	Jeremy Baker	(Secretary from 5 June 2025)
	Kenneth Awoonor-Renner	
	Moira Roberts	
Elected members	Stuart Beadnall	(Stewardship Officer)
	William Birch	(Elected 19 May 2024)
	Isobel Clarke	(Re-elected 19 May 2024)
	Alex Dimopoulos	(Elected 19 May 2024,resigned 11 May 2025)
	Harvey Eagles	
	Elizabeth Flood	(Deputy Chair) (PCC Secretary until 5 June 2025)
	Rebecca Hickey	
	Carole Glasson	
	Richard Keagan-Bull	(Re-elected 23 May 2024)
	Nicholas Mitchell	(Retired 11 May 2025)
	Eunice Ohene-Nyako	(Resigned 26 November 2024)
	Valerie Sheridan	(Retired 19 May 2024)
	Sara Jane Spratt	
Co-opted members		
Treasurer	Simon Lewcock	
Lay Pastoral Assistant	Valerie Sheridan	(Appointed 05 June 2024)
	Revd Cathy Wiles	(Retired 05 June 2024)
Key Management Personnel	Those in charge of planning, directing, controlling, running and operating the Charity, including those who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity, during the interregnum are the members of the Standing Committee: the Churchwardens, Vice Chair, Secretary, and Lay Pastoral Assistant).	

Legal and Administrative Information
For the year ended 31 December 2024

Staff and contractors employed by the church	Amanda Wright	Communications & Building Administrator
	Simon Lewcock	Treasurer
	Zorah Baig	Office & Events Manager
	Denise Crawford	Lead Community Worker (Rosendale Drop-in Clubs)
	Sue Steed	Community Worker (Rosendale Drop-in Clubs)
	Team of caretaking assistants and cleaners	
Bankers	**NatWest** Streatham (A) Branch 54 Streatham High Road London SW16 1BZ	
	Charity Aid Foundation	
Independent Examiner	**John Helm ACA** Tandem Accounting Ltd 17 Heathville Road London N19 3AL	
Quinquennial Inspector	**Jon Bolter** Rees Bolter Architects 5B Canonbury Yard 190a New North Road London N1 7BJ	

Report of the Parochial Church Council
For the year ended 31 December 2024

The Parochial Church Council of All Saints West Dulwich ("PCC") submits its report and the financial statements of the PCC for the year ended 31 December 2024. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2019 (FRS102)). The legal and administrative information set out earlier in this document forms part of this report.

1. Structure. Governance & Management

1.1 Trustees
The Trustees of the Charity are the members of the Parochial Church Council (PCC) of All Saints West Dulwich.

The Parochial Church Council
All Saints West Dulwich is a Church of England parish within the Diocese of Southwark, and the PCC acts with the Vicar as the governing body. The PCC is mindful of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for the Public Benefit' and follows this guidance in administering the Parish.

The PCC's activities include:

- Regular public worship open to all
- Providing sacred space for personal prayer and reflection
- Pastoral work, including supporting the sick and bereaved
- Christian teaching through sermons, courses, and study groups
- Promoting Christian values and encouraging service in the wider community
- Facilitating community use of the church by local organisations

The PCC is responsible for all matters of general importance to the Parish, including the parochial budget and expenditure, the care and maintenance of the church fabric, and any matters referred to it under the Constitution. It serves as the primary channel of communication between parishioners and the Diocesan Bishop. The PCC also oversees safeguarding and complies fully with the House of Bishops' guidance on protecting children and vulnerable adults, in accordance with section 5 of the Safeguarding and Clergy Discipline Measure 2016.

The appointment of PCC members follows the Church Representation Rules. At All Saints, the PCC consists of the Vicar (ex-officio Chair), licensed clergy, two Churchwardens (elected at the Annual Vestry Meeting), any licensed Reader, lay members of the Deanery Synod, and up to twelve lay members elected for a three-year term at the APCM (based on an Electoral Roll of 101–200 up to 11 May 2025). Members of the congregation aged 16 or over are encouraged to join the Electoral Roll and stand for election to the PCC.

The PCC has also used its authority to co-opt two additional members. New members are inducted by the Council.

During the year the PCC met eight times, with average attendance of 68%. It conducted the business of the Parish and received reports from working groups, the Southwark Pastoral Auxiliaries (SPAs), the Safeguarding Officers, and Deanery Synod representatives.

The Standing Committee is the 'executive' of the PCC. Its members are the Vicar, the Deputy Chair of the PCC, the Church Wardens, the Treasurer and Secretary of the PCC and the Pastoral Assistant. The Standing Committee has power to transact all the business of the PCC between meetings if necessary. More generally, the Standing Committee is responsible for ensuring that the PCC is able to discuss and to take decisions in an informed and efficient manner. It prepares for meetings of the PCC, discussing priorities, drafting the agenda, arranging for the distribution of papers and commissioning any reports needed. It also ensures that the PCC's decisions are followed up.

We wish to put upon record our thanks to the staff of the church, who make a huge contribution to everything we do, caring for the building and preparing it for worship, our other activities of Mission and Ministry and for community use.

Risk Management
Risk assessments and reporting procedures are kept up-to-date and adhered to.

The regulations also require the PCC to check the proper maintenance of all gas appliances, electrical installations and fire extinguishers, to make sure that all certificates are current, and to check that necessary performance licenses are

kept up to date. The records are subject to review by the Archdeacon during his Annual Visitation. An insurance survey was carried out in 2024 to ensure that the PCC was adhering to their requirements for keeping the buildings properly maintained and safe.

Safeguarding
There is a safeguarding team which meets and reports to the PCC. The members have all undertaken the safeguarding leadership training provided by Southwark diocese. We were specifically asked by the diocese to consider the recommendations set out in the Makin report, which was published in November 2024. The team considered all 25 of them and passed six of them on to the PCC; we reviewed existing complaints and grievance policies and agreed a new whistleblowing policy. The diocese sent us a lengthy form to self -audit our safeguarding and the team completed this form and identified necessary actions for the PCC. We were also able to report that all DBS's were up to date and, with two exceptions, those who should undertake safeguarding training have done so.

All members of the church are accountable for ensuring that children and the vulnerable are safe. We should keep our eyes and ears open. If any members of the congregation feel anything is amiss, they should contact one of the team (who may pass it to the diocese if appropriate).

Regarding the PCC's obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016.

Quinquennial inspections
The last quinquennial inspection was undertaken in November 2021. The main observation was that the church building needs urgent attention to certain areas. Recommendations were made to address other areas during next 12 – 24 months and within the next 5 years.

2. Activities & Strategies

Worship
The principal weekly service is a Parish Eucharist (Common Worship) on Sunday at 10.00 am, which is also available on our YouTube channel.

A further service of Holy Communion, using the Book of Common Prayer, is held twice a month on Sundays at 8.15 am. On Sunday evenings, there are twice monthly Evensong services and monthly Taizé services. Choral Evensong is held on Festivals and special occasions. Morning and Evening Prayer are said Tuesday to Friday and are accessible online. The church is open for Private Prayer from 10 am till noon on three mornings a week.

All Age Eucharists have continued to be held monthly, including at Harvest Thanksgiving, Christmas, Epiphany, Candlemas and Easter, with younger members of the congregation encouraged to participate in welcoming the congregation, reading the lesson and interacting with the sermons. The uniformed organisations attend the Mothering Sunday and Remembrance Sunday services, and the Brownies and Guides held their own Christingle service in December.

We held a full programme of services for Easter and Christmas, including the all-night watch on Maundy Thursday and the Easter Vigil service at dawn on Easter Day, and the Advent Carol Service, Christmas Carol service, Crib service and Epiphany Carol service. We held an All Souls Day service, and occasions such as Prisons Week, Christian Aid Week and Mental Health Day were marked through sermons, sometimes with visiting preachers, and special intercessions.

Since March 2022, following the invasion of Ukraine by Russian forces, ASWD has held a weekly service of Prayer for Ukraine. This is a short, informal service, led by participants, centring on a period of silent prayer.

Evening prayer in the Iona tradition was added to our portfolio of evening services and this included a book discussion over cheese and wine. Sadly, we have also had a number of funerals. These included Mike Lagos, a member of the L'Arche community and David Page, a long-term member who gave us a link with Afghanaid.

Report of the Parochial Church Council
For the year ended 31 December 2024

The Vacancy
We are grateful to a number of different clergy who came to preside at our Services from May to November 2024, including some from the Cathedral Team and from St. Peter's Streatham. From the end of November we were delighted to welcome Revd Alice Hole with a view to helping out during the vacancy. This meant that from December 2024, we have had three people presiding at the Eucharist giving us some consistency and stability. This included Revd Gareth Davies, who has the added value of having some pastoral contact with the congregation. Alice helped plan and organise the Community Carols with Becks Wilkie this year. The crib was displayed under the Cross at the front of the chancel with a night sky displaying stars of hope made by the congregation.

We would like to thank all who have contributed to the conduct of our worship, our clergy, Readers, and other members of the Ministry Team, those who have led our services of Morning and Evening Prayer, our Sacristan, and the teams of Servers, readers, intercessors, Communion administrants and welcomers.
We would also like to thank those who have helped to support us in our prayer lives outside services, in particular the team who produce the weekly Prayer Matters sheet. Special thanks are due to the team who provide and serve refreshments after services. These provide an important opportunity to show hospitality and welcome to both newcomers/visitors and longer-term members of the congregation.

Music
The Choir has had a busy year at All Saints, benefitting from a strong back row with as many as six tenors! A lively group of juniors, supported by their loyal parents and coming entirely from Rosendale School, has boosted the soprano line.

The Senior Choir has sung in services outside All Saints: the Deanery Ascension Day Service at St Peter's Streatham, with a rousing rendition of 'Coelus ascendit hodie' by Stanford, and once again we were invited to sing for the Diocesan Licensing and Commissioning Service at Southwark Cathedral. A small group sang carols at HM Prison Wandsworth where Wendy Stephens is now Chaplain.

Our regular series of recitals on Sunday evenings has contributed to fundraising for the Timothy Penrose Music Fund. There have been several chamber recitals: for viola, clarinet and piano, two for cello and piano involving Tim Hewitt-Jones, Martin Penrose and Phil Daish-Handy, and Streatham St Bart's Orchestra gave two concerts in aid of the church. At Pentecost we bade farewell to Alan Everett with motets by Palestrina and Pitoni, plus 'Vouchsafe, O Lord' (Handel) sung by Kenneth. At the party afterwards Will entertained everyone in a tribute to Alan 'A minister most clerical' with backing from the Choir. Sadly, there have been several funerals of long-standing parishioners. Most notably the Choir sang for the funeral of Jimmy Davidson's wife, Lauren, to which Kepha'Yan's rendition of the Nunc Dimittis was a poignant finish. On a happier note, Emily Dunstan and Harry Normanton's wedding was a splendid occasion with a large choir boosted by their friends from Bedford in Harris 'Faire is the heaven'.

Lent was marked by a moving Passiontide service with Christophe Bernard singing a Bach aria with Nicky Mitchell on the oboe. Holy Week culminated with the Easter Vigil service at 7.00 am enlivened by Chris Putt 'The trumpet shall sound' (Handel).

There have been two Junior Choir concerts, in May last year with a performance of Rutter's 'Heavenly Aeroplane' and in March this year with Nardone's 'And they shall protect thee'. Most of the Choristers contributed solos in both concerts. Edith's song 'When I grow up' from *Matilda* was great fun.

We are delighted that Bronwen has recently become our new Organ Student. She receives a scholarship towards her lessons and is already playing Voluntaries for services.

We are very grateful to the ever-youthful Alan Litell, who has played and directed many services this year. Thanks are also due to Sally Zimmerman, Tim Barratt, Norman Harper and Becky Hickey for their excellent professional support, and to the wonderful Julia Chantry who regularly supplies us with refreshments.

Mission and Ministry
We are affiliated to Inclusive Church and are strongly committed to welcoming and celebrating every person irrespective of race, gender, age, sexual orientation, disability, mental health, neurodiversity, income or social background.

L'Arche London
All Saints has very strong links with L'Arche London, a community based in West Norwood and consisting of about 100 people, of whom 32 have learning disabilities. Members of the congregation have personal links with L'Arche in a variety of ways – from helping with its faith life to being part of the social circle of individual members of L'Arche. This has enabled members of L'Arche to feel welcomed and included in the life of All Saints, and the life of All Saints has been immeasurably enriched by its association with L'Arche.

Several members with learning disabilities are accompanied to All Saints by members of the congregation or L'Arche assistants and are active participants in the services, as servers and welcomers and helping to take up the collection, as well as attending social events. Our clergy regularly visit the L'Arche community to celebrate Eucharists, alternating with Community prayers. We were also very pleased to welcome L'Arche back to All Saints for their Carol Service in December after a gap of a few years. We also hosted and participated in their annual Maundy Thursday and Good Friday events.

Teaching and learning
Children and Young People
We have a small team of Junior Church leaders, overseen by a Commissioned Pastoral Lay Minister.
Children at All Saints are very much made to feel welcome, young families have a section of the church if they wish to sit at where the children can read and do colouring during the service. We also have a baby room available at the rear of the church, where the service can still be heard.

Junior church meets every Sunday during the 10 am service in term times, unless it is an All-Age service, which is normally the first Sunday of the month, or a special festival. We run one group for all ages, with additional activities set aside for much younger children and babies. The topics we have covered recently include First Holy Communion, Miracles and Creation.

SmAll Saints is a weekly service held on a Friday morning, for the very young and their parents and carers. The service includes ringing the bell, telling bible stories, singing, crafts and refreshments. SmAll Saints has been running for many years and is a very good fresh expression and a great opportunity for outreach. Partou Nursery, an independent nursery, who hire space in the church crypt, have attended a couple of our sessions, also making a Mothering Sunday banner for us to display.

During Advent SmAll Saints start off the Posada, with our very own knitted version of Mary, Joseph and donkey (made by our Knit & Natter ladies). They travel around our parish, accompanied by a flock of knitted sheep - the children who host Mary and Joseph are allowed to keep a sheep. One of the sheep even travelled all the way to Canada, to pass on the details of our Posada. We will continue to promote Small Saints throughout 2025 to expand in numbers, as we are currently quite low.

We are visited by local primary schools – Rosendale, Oakfield and Rosemead - throughout the year to help with their religious education syllabus. The schools held their Christmas and end of the school year assemblies at the church; hundreds of children and parents attended these.

During the year we hold a Good Friday workshop and a Messy Saints Party to celebrate All Saints Day. Our Nativity Play is an annual highlight which brings the children and adults together to perform at our Crib and Christmas Morning Services
The families are kept up to date with everything that is going on, via our website, a weekly Mailchimp and a family WhatsApp group. These are really valuable for information, as well as for support. Throughout the year, the children have been sent summer and advent packs, encouraging them look for God in nature, our environment and community.

We also have a monthly children and young families meeting, with the junior church leaders, the incumbent and the director of music, to plan and discuss future services and events.
We have had a good year for events and getting involved with our supported charities and social justice. We have a stall at the Love West Dulwich fair twice a year, with children's activities. The children have made great connections with The Spafford Center in East Jerusalem, by sending pictures and messages to the children there, and in October 2024 our children also took part in a church sleepover, along with the Scouts, raising money for The Robes Project (a winter shelter for homeless people).

We would like to thank all the members of the small but dedicated team of Junior Church and smAll Saints leaders, those who support baptismal families and those who help with school visits for their hard work and devotion in supporting young people in their growth in faith.

Adults
Members of the Ministry Team led discussions after Sunday services on the three areas for development identified in our Mission Action Plan: Growing Younger, Care for the Community and Increasing Diversity.

On 23 November 2024 we held a Labyrinth Quiet Day to provide a calm and thoughtful space during the busy preparations for Christmas.

In October 2024, Eleanor Beamond-Pepler held a drop-in event for Baby Loss Awareness Week. This gave an opportunity for the local community to light a candle and spend time in our beautiful Lady Chapel in quiet reflection and remembrance of babies and pregnancies tragically lost too soon.

In July, the Revd David Hardman, Methodist Liaison Officer in Jerusalem, gave a talk on the situation in Israel and Palestine based on his experience working with people across the West Bank. This was attended by a number of people from inside and outside the congregation.

The Vacancy
Our vicar, the Revd Alan Everett, retired in May 2024. During the vacancy we have undertaken a listening exercise, enabling around 90 people connected to the Church to share their views on the qualities of the new incumbent and their hopes and fears about the period of the vacancy. The process fed into the Parish Profile and, in itself, provided a useful period of reflection and brought people together. We would like to run a similar consultation process in the future.

We also maintained connection with one another through a series of community meals – two breakfasts and two suppers – held during the summer months. These proved popular and we hope to hold similar social events in 2025.

Mission Action Plan (MAP)
ASWD continues to review its Mission Action Plan, in a variety of fora including a workshop in June attended by not only the PCC but also several of the wider congregation. In association with the Ministry Team, the PCC identified three priorities: Growing Younger, Caring for the Community and Increasing Diversity. Well-attended discussions on each of these priorities were held after 10 am services on Sundays during Lent 2024. Further consideration of specific actions was paused pending the arrival of the new incumbent.

Wider Community Activities
Outreach to under-represented parts of the parish
Establishing relationships with those currently wary of the church takes a long time, but the Ministry Team have continued to develop links. A short Remembrance Day service and a carol/crib service were held on one of the estates. It is hoped there will be further events in 2025.

Regular Groups
There are very few buildings in the parish in which community groups can meet, so the church has played an important role in providing a meeting place for the community as a whole. Although activity has not yet returned to pre-pandemic levels, concerts, exercise groups, the meetings of uniformed organisations (Beavers, Brownies, Cubs and Scouts) and meetings of the Men's Group and other social events have taken place. The Tulip Café, for those with dementia and their carers, meets weekly in our café area. The Tulip Café is run by Home Instead Limited (an organisation that specialises in home care for the elderly) and two members of the congregation serve as volunteers.

Knit and Natter, a very committed and supportive group drawing membership from inside and well outside the congregation, continues to meet every Wednesday afternoon under Jan Dudding's hospitable care.

Once a month, on Thursday afternoons, Norma Prior hosts 'Tea, Cake and Poetry', open to anyone who wishes to drop in to share poems and good conversation, as well as refreshments. Several of those attending are not regular members of the congregation.

Our Director of Music leads a very successful informal singing session for children, which meets frequently, on Friday afternoons. Sing4FRIDAY allows children the opportunity to sing simply for pleasure, but at least some of them have been inspired to join the Junior Choir.

Bereavement Course

The 'Bereavement Journey' course (https://www.ataloss.org) was made available on one occasion during the year, commencing in November. It was advertised on church notice boards, the website and in Notices, as well as externally at local GP practices, chemists and online by Ataloss.org. Updated materials were used again, with seven sessions instead of six. The course is registered, and a licence obtained to use the materials as an annual requirement. There is a charge of £25 for individuals undertaking the course to help cover the cost of materials and provision of refreshments to attendees each week. Guest manuals costing £5. Sophie Milner and Valerie Sheridan facilitate the sessions and participate as group members. There were four attendees on the course, and they worked well together, despite having quite different experiences of loss and grief. Three attended the optional session on Faith Questions at the end of the course. Evaluations have been positive, and some members have continued to keep in touch after the course.

A trained counsellor is available to facilitators through ataloss.org, should they need further support. The course is well-established throughout the UK, with it being offered in over 400 locations. In 2024 The Bereavement Journey® was recognised with a UK Business Awards Care Award, acknowledging its excellence as a community support initiative. It was further acknowledged in Parliament recently through an Early Day Motion. Ataloss.org have recently launched their new website with signposts to a wide range of comprehensive resources.

Community-based events

The Christmas lunch was held again in Christmas week this year and senior members of the congregation and local community (Knit and Natter members) attended. Many thanks to the team of volunteers, who helped set up, serve, and clear away afterwards, as well as those who provided dishes and prepared food. Thanks also to those who provided entertainment; Tim Barratt who provided a mix of well-known musical pieces on the piano; Ruth Holton and Nicky Mitchell who sang alongside and Nigel Hague who played his guitar. Their contributions added much to the relaxed and festive atmosphere and a good time was had by all.

We have continued to hold a popular Ghillies Ball each January and are very grateful to Hilary and Christopher Putt and their team for their hard work in organising it.

In relation to the wider local community, we took part in the Spring and Christmas Love West Dulwich Fairs, at each of which we ran a stall promoting the church and providing activities for the children. Both provided good opportunities to connect with the community. Our SPA, Moira, organised and led the teams, and we are very grateful to them all for their work.

A very popular community event is the annual Carols4ALL in December. Tables are laid out in the nave, coffee, mulled wine and mince pies are served, and members of the choir lead everyone in well-known Christmas carols. Neighbours, families and friends group round tables and enjoy a relaxed break from Christmas preparations and other worries.

We are keen that our beautiful building should be a resource for the arts. We continue to participate in the Dulwich Festival in May, providing an inspiring, light-drenched venue for the display of artwork. We also provide a venue for rehearsals and performances by local orchestras and choirs, as well as holding our own Sunday evening recitals.

Social Action

The commitment of All Saints to social action is shown in a variety of ways.

Rosendale Community Engagement

In the spring of 2024 the local charity 4ALL announced that it was going to close. It asked ASWD if we would be prepared to take over the financing of Sing4All and two drop-in coffee clubs for people over the age of fifty living on and around the Upper and Lower Peabody estates. One drop-in club is located in the Hall of the lower Peabody Estate and meets on a Monday morning up until lunch time and the other drop-in club runs on a Wednesday morning at a slightly earlier time at the Upper Peabody Hall. Sing4All runs on Tuesdays and has a large local following. The two drop-in clubs are run by Denise Crawford with Sue Steed as a deputy worker. Sing4All is run by Jan Dick and Val Anderson on a voluntary basis

with Ruth Holton providing the music and leading the singing. The aim of all three clubs is to provide activities, company, music, fun and community to people living around the neighbourhood of ASWD and who might well be socially isolated or coping with health problems.

After a lot of consideration, the PCC agreed that ASWD would take over the management and financing of these three clubs for one year from 1st July 2024. The aim was to see whether by fundraising, these clubs could become self-financing after a year. To enable this a small management group of five people have become actively involved with the clubs and Rosendale Community Engagement Group was formed. The aim of this group is to raise funds so that the clubs become financially independent and also to promote the clubs locally to increase membership. ASWD feels that by supporting these projects it is increasing its presence in the local community and engaging with people who may not wish to come to Church.

In the spring of 2025 the amount of money raised will be reviewed and the decision made as to whether ASWD continues to have responsibility for these clubs.

Other activities
ASWD continues to support the *Norwood and Brixton Foodbank*. Members of ASWD help in a number of ways: bringing personal donations of food to the church; delivering them to the warehouse (then at St Margaret's Church in Streatham); contributing toys and children's books at Christmas; and Revd Cathy Wiles helps to provide pastoral care. In the current difficult economic situation, there has been a great need for listening ears and help in directing clients to expert advice on debt relief, grants for cookers and fridges, help with energy costs and other issues.

For several years, ASWD has taken part in the *Robes Project*, a charity that works with a coalition of churches to provide for homeless people by cooking and serving supper and breakfasts and being overnight hosts during the winter months. ASWD works alongside St Luke's West Norwood, one of the overnight shelters. The project aims not only to provide immediate shelter and food but also to assist participants to access long-term accommodation, employment and benefits. ASWD organised teams to provide evening meals for the guests in February 2024, while Moira Roberts, our SPA, was an overnight volunteer. As mentioned above, members of the Junior Church and Choir held a sleepover in church to raise money for Robes in October.

ASWD is affiliated to the South London grouping of *Citizens UK*, an organisation that promotes social progress through community action. One issue on which we have focussed is the shortage of affordable housing in Lambeth. Another is mental health needs, which were highlighted by the pandemic. A listening campaign to explore the impact of the pandemic on people revealed acute problems of loneliness and isolation. Citizens UK is helping groups to establish local hubs with trained Mental Health champions who can signpost people to more specialist support services. Members of ASWD were on the taskforce.

For Christian Aid Week 2023, ASWD raised money through house-to-house collections, money given in church, online giving and donations made at the Love West Dulwich Fair.

We continued our relationship with AfghanAid, seeking greater understanding of the situation in Afghanistan, and raising funds for famine relief and other assistance to its people. Our Harvest lunch in October was in aid of the Spafford Children's Center in Jerusalem.

Church Wardens' Fabric Report
We are pleased to report that in terms of expenditure we achieved a substantial saving in building maintenance and repair costs in 2024 compared to 2023. In 2023 we spent £35,000 whereas in 2024 we spent £25,000.

Currently we are addressing the replacement of cracked glass panelling in the crypt. We also have issues with one of the downpipes on the South Path that has been cleared of debris but is still leaking water to the brickwork around it. There are also further brickwork repairs required on the South Path steps and nursery entrance path. Following damp in the crypt bathrooms (cause now rectified) redecoration work is required. Work is being done to address these outstanding projects in a way that maximises value for money over the long term.

Major expenditure in 2024
We carried out a major upgrade of the lift in 2024 to replace the hydraulics and the autodialler. Over the last two decades an accumulation of brick dust had caused the hydraulics to fail. Following replacement, the oil had to be changed (in 2025), which was also an expensive repair. The autodialler in the lift had not been working for some time so anyone trapped in the lift would not have been able to access support from the lift contractor. This has now been rectified.

Whilst not a major expense, there were several call outs during the year for problems with drains and flooding in the toilets. It was thought that this was due to the combined drainage system that was becoming overwhelmed during periods of heavy rainfall. However, this seemed to be an issue that was becoming more frequent over the past few years, and had not been evident previously. The flooding of the toilets was also a particular concern due to its effect on building hire. Early in 2025 we discovered and rectified a displaced drain at the Rosendale Road end of the South Path, which we hope will bring an end to this problem and all of the problems we have had with flooding in and around the site.

A gutter above the Hilda Room was repaired in 2024. This had previously been allowing water into the building in the storage area next to the Hilda Room. An initial quick fix in 2023 resolved the problem of ingress but it was found that the gutter was discharging down the front of the building, so it had to be fully repaired in 2024 to avoid further damage to the fabric.

We express our thanks to Amanda, Alan, the Building Committee and our architect Jon Bolter who have worked together to resolve the issues posed by our building.

4. Financial Review

2024 was a positive year financially for the Church, with increased lettings income and lower expenditure contributing to a substantial surplus and a stronger financial position. This provides a sound basis for sustaining the Church's ministry and community activities and planning future investment in the building and its ageing systems and equipment.

The PCC's principal sources of income were congregational giving, including Gift Aid, and income from hiring the church's premises. Donations and Gift Aid totalled £106,087 (2023: £107,327), while hall and equipment hire and associated service charges generated £236,089 (2023: £157,574).

The largest individual item of expenditure was the £90,000 contribution to Southwark Diocese (2023: £90,000), supporting ministry across the diocese. Other significant costs included staffing, church activities and the maintenance and operation of the building.

4.1 Financial Activity and Financial Position
Total income was £365,552 (2023: £282,095) and total expenditure was £247,148 (2023: £282,945), resulting in a surplus of £118,404 (2023: deficit of £850). Total funds consequently increased to £439,198 at 31 December 2024 (2023: £320,794).

Cash at bank and in hand totalled £327,501 (2023: £257,916), comprising £325,445 attributable to unrestricted funds, including designated funds (2023: £255,529), and £2,056 attributable to restricted funds (2023: £2,387).

The Church's funds comprise general unrestricted funds, the designated Fabric Fund and restricted funds. The Fabric Fund of £187,172 (2023: £187,172) has been set aside by the PCC for the refurbishment and redevelopment of the building and its environs. Restricted funds may only be used for the purposes specified by donors or for which they were raised. Movements in restricted and unrestricted funds are detailed in notes 9 and 10 respectively.

The Church's free reserves and the PCC's plans for retaining and applying them are explained in the reserves policy below.

4.2 Reserves Policy
The PCC policy is to retain 4 months of expenditure as "free reserves" to enable it to meet its ongoing obligations and to provide a buffer against unforeseen expenditure or short-term income volatility. In setting this policy, the PCC has considered its regular operating costs, known financial risks, and the timing differences between income receipts and expenditure. At 31 December 2024 the church had net free reserves of £227,225 (2023: 105,755) as follows:

	2024 £	2023 £
Total reserves	**439,198**	**320,794**
Less: restricted funds	(2,056)	(2,387)
Less: tangible fixed assets	(19,145)	(21,880)
Less: fixed asset investments	(3,600)	(3,600)
Less: designated funds	(187,172)	(187,172)
Free reserves	**227,225**	**105,755**
Free reserves requirement:		
4 month's budgeted routine unrestricted expenditure	103,000	103,000
Free reserves requirement	**103,000**	**103,000**

Free reserves of £227,225 exceeded the minimum target of £103,000. The PCC considers this level adequate to support the continuing operation of the parish and provide flexibility in managing cash flow and future commitments.

5. Plans for Future Periods

All Saints will continue with its work of current worship services and mission within the parish, which we hope will include further outreach amongst young people and local community groups such as the Over 50's Club and Tulip Café.

Financially we will need to overhaul some of the building systems such as I.T. and lighting as these are over 20 years old. All Saints supports several charities including The Spafford Children's Center and L'Arche.

All Saints is very proud of its sacred music tradition, hosting piano and organ recitals, orchestras and a community choir; we look forward to those continuing in the future.

Finally, we will be developing our Mission Action Plan of One in Worship, Open in Faith, Outward in Community.

6. Responsibilities of Trustees for the Financial Statements

The PCC is responsible for preparing the report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Charity law in England and Wales requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and of the income and application of income of the charity for that period.

In preparing those financial statements, the PCC is required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the activities of the charity will continue.

The PCC is responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the governing document. The PCC is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and

detection of fraud and other irregularities. The PCC is responsible for the maintenance and integrity of the charity and financial information included in the charity's website.

7. Approval

The report of the PCC was approved by the PCC on 18 October 2026 and signed on its behalf by:



Elizabeth Flood
Lay Chair



Revd Caroline Bailey
Vicar (Incumbent)

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS WEST DULWICH

Report of the Independent Examiner to the Parochial Church Council of All Saints West Dulwich

I report on the accounts of the Parochial Church Council of All Saints West Dulwich for the year ended 31 December 2024, which are set out on pages 15 to 23.

Since the charity's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales.

Respective responsibilities of PCC and examiner
The PCC are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiners' report
My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners' statement
I have completed my examination. I confirm that no other material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



John Helm ACA
18 October 2026

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS WEST DULWICH

Statement of Financial Activities
For the year ended 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £
Income from:	2						
Donations and legacies		110,069	2,895	112,964	112,327	-	112,327
Charitable activities		2,597	-	2,597	1,922	-	1,922
Other trading activities		238,366	590	238,956	157,574	1,380	158,954
Investments		11,035	-	11,035	8,776	-	8,776
Other		-	-	-	116	-	116
Total Income		**362,067**	**3,485**	**365,552**	**280,715**	**1,380**	**282,095**
Expenditure on:							
Raising funds		115	-	115	-	-	-
Charitable activities	3	243,217	3,816	247,033	281,523	1,422	282,945
Total expenditure		**243,332**	**3,816**	**247,148**	**281,523**	**1,422**	**282,945**
Net gain/(loss) on investments		-	-	-	-	-	-
Net (expenditure)/ income		**118,735**	**(331)**	**118,404**	**(808)**	**(42)**	**(850)**
Transfers between funds		-	-	-	107,172	(107,172)	-
Net movement in funds		**118,735**	**(331)**	**118,404**	**106,364**	**(107,214)**	**(850)**
Total funds brought forward		**318,407**	**2,387**	**320,794**	**212,043**	**109,601**	**321,644**
Total funds carried forward		**437,142**	**2,056**	**439,198**	**318,407**	**2,387**	**320,794**

PAROCHIAL CHURCH COUNCIL OF ALL SAINTS WEST DULWICH

Balance Sheet
As at 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Fixed Assets					
Tangible Assets	4	19,145	-	19,145	21,880
Investments	5	3,600	-	3,600	3,600
		22,745	0	22,745	25,480
Current Assets					
Debtors	6	102,168	-	102,168	52,209
Cash At Bank And In Hand		325,445	2,056	327,501	257,916
		427,613	2,056	429,669	310,125
Creditors - Amounts Falling Due Within One Year	7	13,216	-	13,216	14,811
Net Current Assets		414,397	2,056	416,453	295,314
Net Assets		**437,142**	**2,056**	**439,198**	**320,794**
Represented By:					
Restricted Funds	8	-	2,056	2,056	2,387
Unrestricted Funds	9	437,142	-	437,142	318,407
Total Funds		**437,142**	**2,056**	**439,198**	**320,794**

The financial statements were approved by the PCC on 18 October 2026 and signed on its behalf by:

Elizabeth Flood

Elizabeth Flood
Lay Chair

Revd Caroline Bailey
Vicar (Incumbent)

Notes to the financial statements
For the year ended 31 December 2024

1. Accounting Policies

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

Basis of accounting
The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)). The financial statements are drawn up on the historical cost basis of accounting, modified by a revaluation of investments at fair value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe an affiliation to another body or those that are informal gatherings of church members.

The PCC meets the definition of a public benefit entity under FRS 102.

Going Concern
There are no material uncertainties about the charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

Income recognition
Voluntary income and donations (including legacies) are accounted for once the PCC has entitlement to the income, it is probable the income will be received, and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

The income from trading activities includes rental income from the letting of church premises which is accounted for when earned.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition
Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. The PCC is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Expenditure included in Raising Funds includes amounts incurred in fundraising and advertising.

Charitable expenditure includes those costs in fulfilling the PCC's principal objects, as outlined in the Report of the PCC. These include governance costs and the church's running expenses. Governance costs comprise all costs involving the public accountability of the PCC and its compliance with regulation and good practice. These costs include costs related to the independent audit/examination and legal fees.

Tangible Fixed Assets
Consecrated Property and Moveable Church Furnishings
Consecrated land and benefice property such as the church building and vicarage are excluded from the accounts in accordance with s10 of the Charities Act 2011. No value is placed on moveable church furnishings held by the vicar and churchwardens on special trust for the PCC which require a faculty for disposal. All expenditure incurred on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is expensed within the Statement of Financial Activities.

Other Fixtures, Fittings & Office Equipment
Items of equipment with a purchase price of £1,000 or less are written off when acquired. The church chairs, processional cross, organ, pianos and other capitalised equipment are depreciated on a reducing balance basis at 12.5% per annum.

1. Accounting Policies (continued)

Investments
Investments are stated at market value. Realised and unrealised gains and losses on investments are reflected through the Statement of Financial Activities.

Debtors
Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

Cash at bank and in hand
Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

Creditors and provisions
Creditors are recognised when the PCC has a present obligation arising from a past event and are normally measured at their settlement amount. Where the arrangement constitutes a financing transaction, the liability is measured initially at the present value of future payments and subsequently at amortised cost.

Provisions are recognised when the PCC has a present legal or constructive obligation arising from a past event, settlement is probable and the amount can be estimated reliably. Provisions are measured at the best estimate of the amount required to settle the obligation at the reporting date and are discounted to present value where the effect of the time value of money is material.

Fund accounting
The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- Designated funds are unrestricted funds set aside by the PCC for particular purposes. The designation does not impose a legal restriction, and the PCC may amend or withdraw it.
- Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Notes to the financial statements
For the year ended 31 December 2024

2. Income

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Voluntary income				
Donations	98,302	-	98,302	92,495
Income tax reclaimed	7,785	-	7,785	14,832
Legacies	-	-	-	5,000
Grants	3,982	2,895	6,877	-
	110,069	**2,895**	**112,964**	**112,327**
Charitable activities				
Fee income (net)	**2,597**	**-**	**2,597**	**1,922**
Other trading income				
Choir and Music Income	959	590	1,549	1,380
Church Hall & Equipment Hire	180,964	-	180,964	143,174
Service charge	55,125	-	55,125	14,400
Sales	1,318	-	1,318	-
	238,366	**590**	**238,956**	**158,954**
Investment income				
Bank interest	10,675	-	10,675	7,696
Rent from Land	360	-	360	1,080
	11,035	**0**	**11,035**	**8,776**
Other	**-**	**-**	**-**	**116**
	362,067	**3,485**	**365,552**	**282,095**

3. Expenditure on Charitable Activities

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Parish Assessment	90,000	-	90,000	90,000
Church Life & Outreach	20,285	921	21,206	15,560
Provision of Office & Support	45,911	2,895	48,806	49,399
Provision of Buildings and Facilities	82,222	-	82,222	121,037
Depreciation	2,735	-	2,735	3,125
Governance costs	2,064	-	2,064	3,824
	243,217	**3,816**	**247,033**	**282,945**

Notes to the financial statements
For the year ended 31 December 2024

3. Expenditure on Charitable Activities (continued)

Staff costs
Included within Provision of Office & Support within expenditure on charitable activities are the following staff costs:

	Total 2024 £	Total 2023 £
Salaries and wages	30,682	32,024
Pension	1,236	1,438
	31,918	**33,462**

The average number of employees during the year was 4 (2023: 3), all on part-time basis. No employees received payments in excess of £60,000 during the year (2023: nil).

4. Tangible Fixed Assets

	Chairs & Cross £	Organ & Pianos £	Office equipment £	Total £
Cost/valuation				
At 1 January 2024	41,775	29,399	17,792	88,966
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 December 2024	41,775	29,399	17,792	88,966
Depreciation				
At 1 January 2024	38,023	23,189	5,874	67,086
Charge For Year	469	776	1,490	2,735
Disposals	-	-	-	-
At 31 December 2024	38,492	23,965	7,364	69,821
Net Book Value				
At 31 December 2024	3,283	5,434	10,428	19,145
At 31 December 2023	3,752	6,210	11,918	21,880

All of the fixed assets are used for charitable purposes.

Notes to the financial statements
For the year ended 31 December 2024

5. Fixed Asset Investments

	2024 £	2023 £
Freehold of Church Point, SE 21, subject to long lease at rent of £360pa	3,600	3,600

The PCC owns the freehold interest in the property known as "Land Adjoining All Saints Church West Dulwich" (Church Point, SE21), subject to a 99-year lease commencing on 19 January 1983 at an annual rent of £360.

The interest is carried at £3,600 (2023: £3,600), calculated as ten times the annual rent. No independent professional valuation has been obtained. This amount represents a rental multiple rather than a valuation reflecting the remaining lease term and the value of the freehold reversion.

6. Debtors

	2024 £	2023 £
Gift Aid receivable	30,231	22,446
Prepayments	1,222	2,279
Funds held by payroll provider	24,318	18,562
Service charge receivable	43,597	-
Other debtors	2,800	8,922
	102,168	**52,209**

7. Creditors - Amounts Falling Due Within One Year

	2024 £	2023 £
Trade creditors	2,178	1,729
Accruals	8,868	11,970
Other	2,170	1,112
	13,216	**14,811**

8. Restricted Funds

8a: Current Year	At 1 January 2024 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2024 £
Music Fund	2,137	590	(921)	-	-	1,806
Pioneer Training Courses Fund	250	-	-	-	-	250
Over 50s Club	0	2,895	(2,895)	-	-	0
	2,387	**3,485**	**(3,816)**	**0**	**0**	**2,056**

8. Restricted Funds (continued)

8b: Prior Year	At 1 January 2023 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2023 £
Music Fund	2,179	1,380	(1,422)	-	-	2,137
Pioneer Training Courses Fund	250	-	-	-	-	250
Fabric Fund	107,172	-	-	(107,172)	-	0
	109,601	**1,380**	**(1,422)**	**(107,172)**	**0**	**2,387**

Descriptions of the restricted funds are as follows:

- **Music Fund.** Funds raised to support the development of young organists and church musicians.
- **Pioneer Training Courses Fund.** Funds received to support training for those wishing to enter Pioneer Ministry.
- **Fabric Fund.** Funds set aside by the PCC for the maintenance of the church building fabric. These funds were previously classified as restricted but have been reclassified during 2023 as designated funds to reflect their nature.
- **Over 50s Club.** Grant funding received to support the activities of the Over 50s Club.

9. Unrestricted Funds

9a: Current Year	At 1 January 2024 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2024 £
Unrestricted	131,235	362,067	(243,332)	-	-	249,970
Designated - Fabric Fund	187,172	-	-	-	-	187,172
	318,407	**362,067**	**(243,332)**	**0**	**0**	**437,142**

9b: Prior Year	At 1 January 2023 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2023 £
Unrestricted	132,043	280,715	(281,523)	-	-	131,235
Designated - Fabric Fund	80,000	-	-	107,172	-	187,172
	212,043	**280,715**	**(281,523)**	**107,172**	**0**	**318,407**

The Designated Fabric Fund records funds set aside for the refurbishment and redevelopment of the building and its environs.

Notes to the financial statements
For the year ended 31 December 2024

10. Operating Lease Commitments

At 31 December 2024 the PCC was committed to making the following total minimum lease payments under a non-cancellable operating lease on office equipment:

	2024 £	2023 £
Not later than one year	2,072	2,072
Later than one year and not later than two years	-	2,072
	2,072	**4,144**

11. Related Party Transactions

Simon Lewcock, a co-opted member of the PCC and its treasurer, received £4,135 (2023: £2,410) for treasury and accounting services provided to the PCC. Apart from these payments, no member of the PCC received remuneration or other benefits during the year (2023: none).

No trustee expenses were reimbursed during 2024. In 2023, the vicar, Revd Dr Alan Everett, and other PCC members incurred expenses totalling £250 relating to travel and purchases made on behalf of the PCC. The available information does not establish how much was reimbursed or the number of trustees receiving reimbursement.

The aggregate total amount of donations by the members of the PCC to the Church during the year was £13,541 (2023: £12,897).