THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER, WEST HARROW

Charity Registration Number: 1133874

Annual Report & Financial Statements
31 December 2025

Tandem Accounting Limited
Chartered Accountants
17 Heathville Road
London N19 3AL

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER, WEST HARROW

Report and Financial Statements 2025
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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER, WEST HARROW

Report of the Parochial Church Council
For the year ended 31 December 2025

Charity Name	The Parochial Church Council of The Ecclesiastical Parish Of St Peter, West Harrow		
Charity no	1133877. The Parish was registered with the Charity Commission on 28 January 2010.		
Principal Address	St Peter's Church, Sumner Road, Harrow HA1 4BX		
The Governing Document	Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules.		
Objective	Promoting in the ecclesiastical parish the whole mission of the Church.		
Members of the PCC	The Members of the PCC who served during the year or who were serving at the date of this report were:		
	Clergy	Rev Jon Lindsay-Scott	(Vicar)
		Rev Mohan Seevaratnam	
		Rev Ruth Atkinson	
		Rev Jackie Small	(Curate)
	Churchwardens	Rory Jackson	(Vice Chairman)
		Anu Kuchibhotla	
	Elected	Miriam Davidson	(Treasurer)
	Lay Representatives	Bonita Bryan	(Secretary)
		Peter Robertson	
		Steve Cooper	
		Julia Cochrane	
		Rammya Mathew	(resigned 18 May 2025)
		Benedict Duncan	
		Katherine Penhale	
		Benedict Duncan	
		Asher Javed	(appointed 18 May 2025)
	Lay Representatives	Anita Kelly	(appointed 18 May 2025)
	to the Deanery Synod	John Parry	
		David Kelly	(resigned 18 May 2025)
Key Management Personnel	Those in charge of directing, controlling, running and operating the Church on a day-to-day basis are the incumbent supported by the members of the PCC and the Staff team.		
Bankers	CAF Bank 25 Kings Hill Avenue West Malling Kent ME19 4JQ		
Independent Examiner	John Helm ACA Tandem Accounting Limited 17 Heathville Road London N19 3AL		
Quinquennial Inspector	Charles Sheppard Sheppard Architects LLP 54 Warrington Road Harrow HA1 1SY		

Report of the Parochial Church Council
For the year ended 31 December 2025

The Parochial Church Council of the Ecclesiastical Parish of St Peter, West Harrow ("the PCC") submits its report and the financial statements of the PCC for the year ended 31 December 2025. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2019 (FRS102)) and the Financial Reporting Standard 102. The legal and administrative information set out earlier in this document forms part of this report.

The PCC co-operates with the incumbent in promoting the whole mission of the Church within its Parish and beyond. It also has responsibility for the non-stipendiary staff and the maintenance of the church building and the property at Drury Road.

1. Structure, Governance & Management

1.1 Trustees
The PCC is a body corporate with perpetual succession. Members of the PCC are either *ex officio* or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The PCC meets bi-monthly during the year and the Standing Committee "Core Team" meet monthly. The PCC discusses a full range of matters relating to finance, fabric, general administration and responsibility for keeping of the Electoral Roll. Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

The induction process for any individual newly appointed to the PCC comprises an initial meeting with the Vicar and receipt of copies of:

- the most recent financial statements
- the Charity Commission's guidance 'The Essential Trustee'
- the booklet 'Trusteeship: an Introduction for PCC Members', produced jointly by the Charity Commission and the Archbishops' Council.

Membership of the PCC is determined under the Church Representation Rules and consists of certain ex-officio members (the incumbent and other licensed clergy), the churchwardens and members of the Deanery, Diocesan or General Synods and eight members of the church who are elected at the Annual Parochial Church Meeting (APCM). Members are warmly encouraged to stand for election to the PCC, and we try to ensure a balance of skills and experience where possible.

1.2 Executive
The Core Team has the power to transact any business of the PCC between its meetings, subject to any directives given by the PCC, and in 2025 comprised The Churchwardens, The Treasurer and The Vicar.

The PCC met 8 times, and the Standing Committee met 9 times in 2025. At all its meetings, the PCC received regular reports on Safeguarding, the state of the buildings and the financial position.

1.3 Church Attendance
The electoral roll is completely reviewed and revised once every six years but is updated every year in between. The electoral roll was completely review in 2025 stands at 124.

1.4 Risk Management
The PCC's primary concern and objective is the discipling of individuals for the glory of God. Whilst it is the PCC's policy to trust wholly in the Lord that He will work out His purpose to this end, the PCC also acknowledges that it has a responsibility, both as individual Members and as a body of Members, for the identification and proper management of risks faced by the PCC in achieving its primary aim. The PCC has therefore assessed the major risks to which the PCC is exposed, in particular those relating to the specific operational areas of the charity, its investments and its finances. The PCC believes that, by monitoring reserve levels, by ensuring that controls exist over key financial systems, and by examining the operational risks faced by the PCC, it has established effective systems and procedures to mitigate those risks.

Operational Area	Risk	Management
Security & Safeguarding	There is a major security, safeguarding, or health & safety incident	Safeguarding – there is a safeguarding policy in place and a designated safeguarding officer. All volunteers who have direct contact with children or vulnerable adults are required to have a DBS, which is renewable every three years, and they are recruited according to our safer recruitment policy; we ensure that insurance policies are up-to-date and cover us for identified risks; we maintain up-to-date incident logs.
Finances	Income and expenditure: there is a risk that expenditure could exceed income	It is intended that regular reports will be prepared for the PCC comparing income and expenditure with budget; the PCC ensure proper authorisation of expenditure in line with the target operational cash reserves of one-month budgeted expenditure.
	Potential liabilities: there is an uninsured liability which crystallises	To mitigate this potential risk, we ensure that insurance policies are up-to-date and include employer's liability, public liability, buildings insurance, contents insurance and property owner's liability
Buildings	Fabric of the church deteriorates to the extent that the church is unsafe or can no longer be used for worship	Regular assessments of the buildings fabric and systems are made, including and going beyond statutory obligations for electrics, fire safety and lightning conductors. The recommendations of the Quinquennial Reviews are reviewed and over time implemented including developing a long-term plan, as demonstrated by the recent lift works. Current priority areas that are being managed include the fire and intruder alarms.

1.5 Safeguarding
The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, fully recognising its duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

1.6 Quinquennial Inspection
The quinquennial inspection was undertaken over two visits on 17 October 2024 and 10 February 2025, and the report was received in April 2025. The report states it observed that the building is extremely well used by the community at all times of the day and evening, throughout the week. Most of the issues raised in the report were ones which should fall into a rigorous maintenance programme and can be addressed sequentially to meet the users and operational requirements. The recommendations will be discussed by the PCC and appropriate action will follow.

2. Activities Strategies and Public Benefits

2.1 Public Benefit
The PCC members confirm that they have had regard to the Charity Commission's guidance on public benefit when exercising their powers and duties. As a Parochial Church Council, the charity's primary purpose is the advancement of the Christian religion for the benefit of the public. This is achieved through the maintenance of the church, the holding of public worship, and the provision of pastoral, community, and outreach activities which are open to all.

2.2 Our aims and purposes as a charity
The PCC has the responsibility of co-operating with the incumbent, the Revd Jon Lindsay-Scott, in:

- The promotion of the gospel of the Lord Jesus Christ according to the doctrines and practices of the Church of England
- Promoting in the parish the whole mission of the church, pastoral, social, evangelistic and, ecumenical
- To know Jesus better and make Him better known
- Practical support and care for people in the parish, from the youngest to the eldest, irrespective of level of need or, ability to pay
- Providing financial support to those in need and, to other organisations with similar objectives.

Report of the Parochial Church Council
For the year ended 31 December 2025

Our vision statement is: Through prayer, we are investing our God-given resources to enable ordinary people of all nations to become missional disciples so that we can see 10% of Harrow following Jesus, served by a diverse range of worshipping communities.

2.3 Charitable objectives
When planning our activities for the year, our incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, particularly, the specific guidance on 'charities for the advancement of religion'.

For 2025 we discussed and planned the following objectives and activities to fulfil our vision to see 10% of Harrow following Jesus:

- Offering public worship
- Focus on Evangelism
- Focus on Discipleship
- New worshipping communities
- Launching Connect Groups
- Maintaining the fabric of the church building
- Partnering with local organisations to use our building to its fullest potential
- Supporting our mission partners
- Investing in our people

3. Review of the Year

Public Worship
Throughout 2025 we continued to offer a broad and accessible range of public worship. Our regular pattern included the Sunday morning 10:30am service, *The Gathering* at 6:30pm, and Wednesday Morning Prayer at 9am. On the first Sunday of each month we continued to offer *Bubble Church* for families with children aged 0–8, alongside *Presence*, a space for extended worship and prayer for the first part of the year. In September we changed our First Sundays to include a Worship for Everyone service at 10:30am which meant we have a consistent and inclusive service every Sunday morning. Bubble Church moved to 3pm (and has since moved back to 9am) and Presence moved to a Wednesday evening several times per term.

Attendance across services remained encouraging, with a steady flow of newcomers joining the life of the church during the year. We continued to run regular newcomers' groups and events to help people connect relationally and find a place to belong at St Peter's. Church. Lunches, shared meals and social gatherings remained an important part of nurturing belonging and community across generations.

Children and young people remain central to our worshipping life. Alongside the main Sunday morning service, Kids Church and Sunday Youth continued weekly. Youth ministry remained varied and collaborative, with *The Gathering* particularly engaging young people, and Thursday evenings now become a 'Youth Night' with Oasis youth drop-in group and our girls & lads groups combining, all delivered in partnership with One Church Harrow (1CH).

Prayer remained foundational to our shared life. Building on the previous year, we again called the church into a focused season of prayer and fasting at the start of the year, joining with 1CH churches. *Pray First* continued to be a significant rhythm, helping to ground us in prayer, deepen faith and attentiveness to the Holy Spirit, and unite us as a church family.

Seasonal services continued to provide accessible points of connection for the wider community. At Easter, we welcomed families through our Easter Eggstravaganza, the Good Friday walk of witness and service, and well-attended Easter Sunday services concluding with Holy Communion and sung worship outside in the garden as a proclamation to our local community that Jesus isn't dead, and neither is St Peter's! Christmas 2025 again saw strong engagement through a mix of traditional worship, creative services and community-facing events, welcoming many who would not otherwise attend church.

Across the year we continued to prioritise space for Holy Spirit ministry and to teach biblically through a range of sermon series including the letter to the Ephesians, Fruit of the Spirit, Who is Jesus, a Christian response to mental health and The Sabbath (which was supported by a mid-week course called Practising the Way: Sabbath).

Focus on Evangelism
During 2025 we continued to take intentional steps towards embedding a culture of invitation, testimony and everyday evangelism. Building on learning from previous years, we encouraged the church family to pray regularly for those who do not yet know Jesus and to look for opportunities to share faith naturally.

Our outward-facing ministries - including Tuesday Tea, Toddlers, and Baby Group - remained key points of relational connection with the local community, particularly for older residents and young families. These ministries provide welcome, care and friendship while gently offering Christian hospitality and witness.

We again participated in community events such as West Harrow Summer Fun in the Park, offering children's activities and prayer, and continuing to build trust and visibility locally. Our Christmas chocolate giveaway outside West Harrow at the beginning of the Christmas season was also a particular highlight. During the year we also ran invitational services and events designed to lower barriers to church attendance, with encouraging feedback from guests.

In May we ran Alpha, with 21 guests participating in an 11-week course introducing people to Christian faith and providing the space to ask questions. We also celebrated 6 adult baptisms in September.

Focus on Discipleship
Discipleship remained a central strategic priority throughout 2025. Our Discipleship Groups continued, with adults meeting in groups meeting weekly to read through Scripture together and engage with companion resources designed to support spiritual formation and application to everyday life. In 2025 we had four Year 1 groups (18 people total) and three Year 2 groups (20 people total).

As a PCC, we remain convinced of God's call to invest intentionally in discipleship over the coming years, believing this is essential both for individual spiritual growth and for cultivating a healthy kingdom culture at St Peter's. Discipleship Groups therefore continue to form a core part of our church life, with plans for further development and multiplication.

Alongside formal groups, discipleship was also supported through preaching, prayer ministry and opportunities for service within the church and wider community.

New worshipping communities
Bubble Church continued to be well established as a monthly worshipping community for young families, welcoming both returning and new households during 2025.

Third Space, launched in late 2024, continued to develop during 2025 as a midweek worshipping community meeting in Harrow town centre. Its focus on prayer and worship in a non-traditional setting has continued to attract a small but committed team, alongside individuals who are spiritually open but hesitant about conventional church. We remain encouraged by its early fruitfulness and its contribution to our wider mission in Harrow.

Working with our 1CH partners and the Willesden Area leadership we have begun looking at opportunities to encourage and support mission across Harrow, something we'll be exploring more in 2026.

Launching Connect Groups
During 2025 we launched Connect Groups. These are small groups meeting around a common interest, stage of life or location. They are for everyone and meet throughout the week in a number of different locations. The common theme for all our Connect Groups is that they provide a time and space for people to connect with one another. Groups include a young adult's group, a cycling group, a men's group and a 20s girl's group with more groups plan to be launched during 2026.

Maintaining the fabric of the church building
The PCC continued to ensure the responsible stewardship of the church building. Following the completion of essential lift repairs in early 2025, the building remains accessible for all.

Routine maintenance continued throughout the year, alongside further progress in replacing older lighting with energy-efficient LED alternatives, contributing to both sustainability and cost control. The uneven paving around the church building has also been rectified, drastically reducing the risk of slips and trips.

Partnering with local organisations to use our building to its fullest potential
Our church buildings continued to be well used throughout 2025 by a wide range of community groups and organisations, contributing to the public benefit and financial sustainability of the church.

Our longstanding partnership with St Peter's Medical Centre remained strong, with ongoing dialogue and shared activities including a Medical Centre prayer evening, a shared bereavement service and a thanksgiving service for new babies. Cheeky Tots Nursery continued to lease the downstairs space, providing valued childcare provision for local families.

We continued to work closely with Harrow Council, hosting Conversation Café each week and one-off training and information events and welcoming a variety of other regular hirers including Scouts groups, health and wellbeing activities, exercise classes, study groups and one-off community events. These partnerships ensure the building is a hospitable and well-used asset serving the local community throughout the week.

Supporting our mission partners
During 2025 the PCC continued its commitment to give away 10% of unrestricted income in support of mission. Our four principal mission partners remained:

- Jude, serving in South Asia
- The Newhams, supporting worldwide mission and church planting
- International Needs Romania, supporting Ukrainian refugee families
- Re:Gen Harrow, bringing the gospel into local schools

In 2025, the PCC agreed to add a fifth partner – Firm Foundation - who are a Christian charity addressing homelessness in Harrow.

We receive regular updates and prayer requests from each partner and a Mission Partner Sunday in September, helping the church to remain engaged with both global and local mission. In addition, the PCC retained a responsive allocation to support other individuals and organisations as needs arose, details of which are included in the financial statements.

Investing in our people
St Peter's continues to depend on the faithful service of a large and committed volunteer team. Volunteers serve across worship, hospitality, children's and youth ministry, discipleship, administration, prayer and events, and their contribution remains vital to the church's life and mission.

There were some significant structural and personnel changes in the staff team during 2025. In April, PCC appointed Juz Paice, our Head of Kids Ministry and Mission to the position of Head of Kids & Youth, and Angela Shaw to the new position of Kids Worker. Our ministry and mission to children, young people and families is now all aligned and overseen by one person, with a team of two (Kids Worker and Youth Ministry Apprentice) to help serve this key ministry area.

In August, Stuart Davidson resigned from his role as Head of Operations and People to become the new Practice Manager at the St Peter's Medical Centre. In July PCC appointed Abigail Berry to be the new Head of Operations to oversee the operations team and ensure smooth day-to-day operations of St Peter's.

Our clergy (one vicar, two assistant ministers, one curate and one ordinand) and ministry team continued to grow in experience and capacity, supporting the spiritual health and missional focus of the church.

The PCC remains committed to supporting, equipping and caring for both staff and volunteers, recognising that investing in people is essential to sustaining and growing the work of the charity.

3. Financial Review

The PCC's main sources of funding are the free will offerings of church members and others in attendance at church meetings, income from the hiring out the church buildings, and income from fundraising events.

3.1 Financial Activity and Financial Position

The Statement of Financial Activities and Balance Sheet can be found on pages 11 and 12 respectively. The Church's reserves decreased by £31,033 during the year (2024: increased by £29,087). The balance sheet shows total net assets of £819,410 (2024: £850,443).

Income

In 2025 our income was £417,224. Regular giving remains at a similar to 2024, no gift day was required within 2025. A Grant of £4,115 was received from Harrow Giving towards the cost running Baby Group and a £1000 Grant from Harrow Deanery towards the cost of running Bubble Church.

Expenditure

In 2025 our expenditure was £448,257. This year we have been able to upgrade our lift to ensure the building remains accessible for years to come, this cost £42,934, we were able to claim the VAT and the majority was raised through donations. During 2025 we were also able to buy an additional staff laptop, fit CCTV and a TV screen within the chapel, being particularly utilised by Youth on a Sunday. This year also saw restructuring of the staff team, overall salary costs increased by 2.6% in 2025. All staff are paid London Living Wage or above. We continue to give 10% of our unrestricted income to support our Mission partners, as documented on page 17.

Restricted Funds

Included in total funds are amounts totalling £108,401 (2024: £113,626) which are restricted. These balances have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor-imposed conditions. Full details of these restricted funds can be found in note 9 to the accounts together with an analysis of movements in the year.

3.2 Reserves Policy

The PCC in 2025 maintained the policy set in the previous year for the requirements for free reserves (i.e. those unrestricted funds not invested in tangible assets) that, given the nature of the church's work, free reserves should be the equivalent of £35,000 kept on deposit where funds permit.

The PCC believes this provides sufficient flexibility to cover temporary shortfalls in income and will allow the church to cope and respond to unforeseen emergencies whilst specific action plans are implemented. At 31 December 2025, the church had net free reserves of £132,406 (2024: £156,521) as follows:

	2025 £	2024 £
Total reserves	**819,410**	850,443
Less: restricted funds	(108,401)	(113,626)
Less: tangible fixed assets	(578,603)	(580,296)
Free reserves	**132,406**	**156,521**
Free reserves requirement:		
Reserve agreed by PCC	35,000	33,000
Free reserves requirement	**35,000**	**33,000**

3.3 Investment Policy

St Peters will hold £35k which is our working capital requirement within our main CAF bank account (non-interest bearing). Any funds which exceed this will be placed into our CAF Gold account which is interest bearing. Any decision on changes of bank accounts or investments will be taken by the PCC, following the below principles:

- The ethical nature of the investment
- The risk of the investment, which should be kept as low as possible.
- The cost of the investment (e.g. investment management and administration fees), which should be kept as low as possible.
- The liquidity of the investment - more easily realisable investments should be preferred
- Any conditions attached that may be incompatible with St. Peter's Church governing document.

3.4 Grants Policy
The PCC makes grants, equivalent to approximately 10% of its unrestricted giving and rental income away to support missionary endeavours both in the UK and abroad. The policy of the PCC is to give grants on the basis that they are meeting a set criteria. Approximately 50-70% of the fund is given to longer-term partnership which will be reviewed every 3 years, the remainder is allocated on a yearly basis. Further details can be found on page 15 and 17.

4. Plans for Future Periods

The PCC are aware of several large maintenance projects that need to be completed, such as fire alarm and intruder alarm repair. These projects are currently being explored and on that basis the PCC agreed to hold an additional £30,000 on top of the reserve policy to enable this work to happen. Alongside this the PCC recognise that we on a Sunday morning we do not have enough space for our kids and youth ministries. Therefore, the PCC has established a Building Task and Finish Group, to identify potential options that we can explore to great additional space. As it stands, we hold above this while we pray and discern how God is calling us to invest for the benefit of his Kingdom.

5. 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.

6. Approval

The report of the PCC was approved by the PCC on 23 March 2026 and signed on its behalf by:



Mrs Miriam Davidson
Treasurer



Rory Jackson
Warden

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER, WEST HARROW

Report of the Independent Examiner to the Parochial Church Council of St Peter, West Harrow

I report on the accounts of the Parochial Church Council of St Peter, West Harrow for the year ended 31 December 2025, which are set out on pages 11 to 20.

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 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
23 March 2026

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER, WEST HARROW

Statement of Financial Activities
For the year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Income from:	2						
Donations and legacies		245,023	28,433	273,456	268,636	17,070	285,706
Charitable activities		12,496	-	12,496	4,894	-	4,894
Other trading activities		127,047	-	127,047	130,574	-	130,574
Investments		4,225	-	4,225	5,377	-	5,377
Total Income		**388,791**	**28,433**	**417,224**	**409,481**	**17,070**	**426,551**
Expenditure on:							
Raising funds	3	2,592	-	2,592	5,590	-	5,590
Charitable activities	4	412,007	33,658	445,665	364,922	26,952	391,874
Total Expenditure		**414,599**	**33,658**	**448,257**	**370,512**	**26,952**	**397,464**
Net gains/(losses) on investments		-	-	-	-	-	-
Net (expenditure)/income		**(25,808)**	**(5,225)**	**(31,033)**	**38,969**	**(9,882)**	**29,087**
Transfers between funds				-	-	-	-
Other recognised gains/(losses)		-	-	-	-	-	-
Net movement in funds		**(25,808)**	**(5,225)**	**(31,033)**	**38,969**	**(9,882)**	**29,087**
Total funds brought forward		736,817	113,626	850,443	697,848	123,508	821,356
Total funds carried forward		**711,009**	**108,401**	**819,410**	**736,817**	**113,626**	**850,443**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER, WEST HARROW

Balance Sheet
As at 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Fixed Assets					
Tangible Assets	5	578,603	-	578,603	580,296
Investments		-	-	-	-
		578,603	0	578,603	580,296
Current Assets					
Debtors	6	25,286	-	25,286	38,813
Cash At Bank And In Hand		118,336	108,401	226,737	244,331
		143,622	108,401	252,023	283,144
Creditors - Amounts Falling Due Within One Year	7	11,216	-	11,216	12,997
Net Current Assets		132,406	108,401	240,807	270,147
Net Assets		**711,009**	**108,401**	**819,410**	**850,443**
Represented by:					
Restricted Funds	8	-	108,401	108,401	113,626
Unrestricted Income Funds	9	711,009	-	711,009	736,817
Total Funds		**711,009**	**108,401**	**819,410**	**850,443**

The financial statements were approved by the PCC on 23 March 2026 and signed on its behalf by:

Mrs Miriam Davidson
Treasurer

Rory Jackson
Warden

Notes to the Financial Statements
For the year ended 31 December 2025

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation 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)) and Financial Reporting Standard 102 (FRS 102). The financial statements are drawn up on the historical cost basis of accounting except for the revaluation of leasehold land and buildings and investments which are shown at market 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. It is shown gross, with the associated costs included in fundraising costs.

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. Longer term liabilities are discounted to present value. The PCC is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Expenditure included in Raising Funds includes amounts incurred in obtaining grants and other donations and property maintenance costs.

Charitable expenditure includes those costs in fulfilling the PCC's principal objects, as outlined in the Report of the PCC. These include grants payable, governance costs and an apportionment of support costs.

- Grants payable are payments made to third parties in furtherance of the PCC's objects. In the case of an unconditional grant offer this is accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the grant. Grants awards that are subject to the recipient fulfilling performance conditions are only accrued when the recipient has been notified of the grant and any remaining unfulfilled condition attaching to that grant is outside of the control of the PCC.
- 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 examination and legal fees.

1. Accounting Policies (continued)

Tangible Fixed Assets

Consecrated Property and Moveable Church Furnishings

Consecrated land and benefice property such as the church building and rectory is excluded the accounts in accordance with s10 of the Charities Act 2011. Moveable church contents are held by the rector and churchwardens on special trust for the PCC and require a faculty for disposal are accounted as inalienable property unless consecrated. All expenditure incurred on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is expensed within the Statement of Financial Activities.

The cost of other furniture, fittings and equipment over £1250 is depreciated on a straight line basis over the effective useful life of the asset, which has been estimated as 4 years.

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 and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

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.
- 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.

2. Income

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Donations & legacies				
Offerings and donations	193,221	22,068	215,289	235,728
Income tax reclaimed	44,647	2,622	47,269	49,978
Grants	7,155	3,743	10,898	-
	245,023	**28,433**	**273,456**	**285,706**
Charitable activities				
Church activities	11,683	-	11,683	1,901
Fee income (net of fees paid to Diocese)	813	-	813	2,993
	12,496	**0**	**12,496**	**4,894**
Other trading activities				
Lettings income - church	101,847	-	101,847	111,030
Lettings income – 58 Drury Road	25,200	-	25,200	19,544
	127,047	**0**	**127,047**	**130,574**
Investments				
Bank Interest	4,225	-	4,225	5,377
	4,225	**0**	**4,225**	**5,377**
	388,791	**28,433**	**417,224**	**426,551**

3. Expenditure on Raising Funds

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Management fees	**2,592**	**-**	**2,592**	**5,590**

4. Expenditure on Charitable Activities

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Common Fund	99,980	-	99,980	91,300
Church Life & Outreach	95,716	15,840	111,556	119,745
Missionary & Charitable Giving and Gifts (see note 4b)	34,655	2,000	36,655	35,500
Provision of Office & Support	75,292	15,818	91,110	88,016
Provision of Buildings and Facilities	103,051	-	103,051	48,750
Depreciation	1,693	-	1,693	7,123
Independent examination	1,620	-	1,620	1,440
	412,007	**33,658**	**445,665**	**391,874**

4a Expenditure – Staff Costs

In addition to the many volunteers who give their time to the church, there were 6 (2024: 6) employees whose costs are included within Expenditure on Charitable Activities above. Their aggregate emoluments were as follows:

	2025 £	2024 £
Gross salaries	145,442	119,578
Employer's National Insurance	14,058	10,992
Employer's National Insurance Allowance	(10,500)	(5,000)
Pension contributions	6,159	5,962
	155,159	**131,532**

The average number of employees was 7 (2024 - 5). These figures exclude the amounts paid to the Diocese for the incumbent and the curates, who are funded through the Common Fund. No employee (2024: nil) received emoluments in excess of £60,000 during the year.

4. Expenditure on Charitable Activities (continued)

4b Expenditure – Missionary & Charitable Giving and Gifts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Giving to organisations:				
UFM – Mark & Gill Newham	5,000	-	5,000	5,000
WEC - Moulds	5,000	-	5,000	5,000
International Needs UK	5,000	-	5,000	5,000
SOMA	-	-	-	1,000
Barnabus Aid	-	-	-	1,000
Open Doors	-	-	-	1,000
500K International	-	-	-	1,000
International Justice Ministries	-	-	-	2,500
Re: Gen	5,000	-	5,000	5,000
The Message trust	-	-	-	1,000
Oxford Churches Debt Centre	-	-	-	1,000
Sustainable Disciples	4,250	-	4,250	4,000
Intercultural Churches	-	-	-	1,000
Firm Foundations	5,000	-	5,000	2,000
The Myriad Collective	-	2,000	2,000	-
St Pauls South Harrow	1,400	-	1,400	-
Practising the Way	1,355	-	1,355	-
A Rocha Uk	1,400	-	1,400	-
Gifts to individuals	1,250	-	1,250	-
	34,655	**2,000**	**36,655**	**35,500**

5. Tangible Fixed Assets

	Freehold Property £	Equipment & Furnishings £	Total £
Cost			
At 1 January 2025	575,000	80,587	655,587
Additions	-	-	-
At 31 December 2025	575,000	80,587	655,587
Depreciation			
At 1 January 2025	-	75,291	75,291
Charge for Year	-	1,693	1,693
At 31 December 2025	0	76,984	76,984
Net Book Value			
At 31 December 2025	575,000	3,603	578,603
At 31 December 2024	575,000	5,296	580,296

The freehold property is at 58 Drury Road, Harrow HA1 4BW. All of the fixed assets are used for charitable purposes.

6. Debtors

	2025 £	2024 £
Prepayments	9,139	27,890
Income tax recoverable	7,681	3,905
Lettings receivable	8,466	7,018
	25,286	**38,813**

7. Creditors - Amounts Falling Due Within One Year

	2025 £	2024 £
Trade creditors	5,496	11,443
Accruals	1,766	1,554
Deferred income	1,372	-
Other creditors including taxation and social security	2,582	-
	11,216	**12,997**

8. Restricted Funds

8a Current Year	At 1 January 2025 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2025 £
One Church Harrow	23,540	15,000	(16,094)	-	-	22,446
Hope Church Harrow View	83,911	9,690	(15,067)	-	-	78,534
Bubble Church	0	1,000	(221)	-	-	779
Baby Group	0	2,743	(2,276)	-	-	467
Café	6,175	-	-	-	-	6,175
Total	**113,626**	**28,433**	**(33,658)**	**0**	**0**	**108,401**

8b Prior Year	At 1 January 2024 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2024 £
One Church Harrow	37,161	6,000	(19,621)	-	-	23,540
Hope Church Harrow View	80,172	11,070	(7,331)	-	-	83,911
Café	6,175	-	-		-	6,175
Total	**123,508**	**17,070**	**(26,952)**	**0**	**0**	**113,626**

8. Restricted Funds (continued)

Descriptions of the main restricted funds are as follows:

One Church Harrow is the joint mission between St Peter's Harrow, Christchurch Roxeth and St Paul's South Harrow to reach 10 % of the population of Harrow within 10 years. Funds are restricted for use on this purpose and are administered by St Peter's Harrow. One of the objectives of One Church Harrow is to plant new congregations, of which **Hope Church Harrow View** is one. Income received in respect of Hope church is restricted for use in the development of these congregations and is administered by St Peter's Harrow.
Café - funds provided for the establishment of a café.

9. Unrestricted Funds

9a Current Year	At 1 January 2025 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2025 £
General Fund	152,391	388,791	(379,944)	(36,492)	-	124,746
Designated Funds						
Missionary Funds	9,426	-	(34,655)	36,492	-	11,263
Capital Fund	575,000	-	-	-	-	575,000
	584,426	0	(34,655)	36,492	0	586,263
Total	**736,817**	**388,791**	**(414,599)**	**0**	**0**	**711,009**

9b Prior Year	At 1 January 2024 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 December 2024 £
General Fund	111,594	409,481	(335,012)	(33,672)	-	152,391
Designated Funds						
Missionary Funds	11,254	-	(35,500)	33,672	-	9,426
Capital Fund	575,000	-	-	-	-	575,000
	586,254	0	(35,500)	33,672	0	584,426
Total	**697,848**	**409,481**	**(370,512)**	**0**	**0**	**736,817**

'The transfer of funds to the Mission Fund is the annual allocation of unrestricted income. The transfer out of unrestricted general fund is the net of funds allocated to mission funds and the funds received from the restricted fund

Missionary Funds. St Peter's is committed to giving 10% of its unrestricted giving and rental income away to mission partners. The Mission fund is to support organisations advancing the Kingdom of God through evangelism of the nations, building the Church, tackling injustice, responding to poverty, honouring creation and empowering Christian communities.

The Capital fund, being the value of the property at 58 Drury Road, generates rental income, which is used to achieve the objectives of the church.

10. Operating Lease Commitments

At 31 December 2025 the following operating lease payments are committed to be paid within the following timeframes:

	2025 £	2024 £
Within one year	1,992	1,992
Between two and five years	2,490	4,482
	4,482	**6,474**

11. Related Party Transactions and Balances

The expenses of four (2024: four) members of the PCC amounting to £1,849 (2024: £1,945) in relation to travel, housing, training and retreats were met by the PCC during the year.

During the year, related parties received the following amounts: the daughter of Anu Kuchibhotla (Churchwarden) received £500 towards her gap-year activities, and the husband of Revd. Ruth Atkinson received £750 from the Mission Fund to support a mission trip to Africa.

Aggregated unrestricted donations from PCC members totalled £68,265 (2024: £65,481).