STOCKWELL PARISH St Andrew & St Michael

REPORTS

On behalf of the

PCC

for the

ANNUAL PAROCHIAL CHURCH MEETING (APCM)

Sunday 24 May 2026
St Michael's Church
11.30 am

VICAR'S REPORT 2025-26

There are a lot of 'change' jokes around, you know the ones; 'How many priests does it take to change a lightbulb?' Answer; 'Two. One to mix the gin and tonic and the other to phone the churchwarden'.

Change is never easy and not many people relish it. Looking back on this year, however, I think change is really the theme that stands out for me, but not for the reason you might expect. In the ten years I have been vicar here, the past twelve months have seen the least amount of major change in parish life! After years of having massive change forced on us, and some significant intentional change worked out, implemented and celebrated, 2025-26 has been a year of getting on with ordinary parish life and the Mission Action Plan.

Even ordinary years are so different, of course, in many ways the life of the parish this year has been largely predictable, and shaped by the same celebrations and seasons. 'The daily round, the common task', as George Herbert described it, is at the heart of what we do together, but the ordinary and the regular is then shaped into the extraordinary, through the grace of God.

Worship, Growth and Celebrating Lay Leadership

One of the most important aspects of everyday change is that our Electoral Roll and regular worshipping congregation has grown by 7% numerically this year. Despite sadly losing some regular people, who have gone to glory, as my mother used to say, we have several new couples and families who have joined us.

What's more, this is the fifth consecutive year that we have grown since the pandemic. In 2019/20 our ER was exactly 100. In 2026 it is 128. So at 28% over 6 years, we have definitely grown way past pre-pandemic levels and above Diocesan targets. Not bad for an 'ordinary' (but never boring) parish church.

With the wardens, lay ministers and PCC, we are a great team who work hard together to proclaim joyfully the Gospel in traditional parish ways. The change in energy levels and flourishing of our worship together -including lay leaders leading and preaching at Sunday services when I am away has become the norm after many years of us being solely clergy led - has been astonishing.

None of this everyday change and growth is by luck or accident. We have faithfully followed the Mission Action Plan 2023-26 agreed by the PCC in October 2022, with the following objectives:

STOCKWELL PARISH MISSION ACTION PLAN 2023-26

Our ambition

- *Open up, restore and redecorate our church building, creating an open garden and physical welcome outside that reflects our warm welcome inside*
- *Bring as many people (adults & children) as possible, who are living in the parish, to know the love of God; so blossom and flourish, and serve the community in which we live and worship*

Our vision for 2026

A thriving and mutually supportive congregation in a church that is open and welcoming for all, with deep roots in the community, blossoming missional action, sustainable finances and a restored and renewed St Michael's church building. An interconnected, incarnational expression of faith, hope and love. Christ-centred and outward focused.

- Continuing and expanding the mixed style of worship through renewing our partnership with Kings Cross Church (KXC) who will reintroduce their evening service for young adults

- Our music brings community and church together in different ways through good acoustics and space for concerts and art exhibitions, which we have successfully held before the pandemic. As the church and hall re renovated, these will increase again.
- The church and congregation has a strong role within the local church and the diocese, with representation on various diocesan bodies and church charities (e.g., Robes). Our missional outreach and will continue to grow in partnership with local organisations and KXC.
- Financially, we are running a structural deficit. The church has decent income and reserves, and has continued to pay for increases in our Diocesan parish share, but we have lost major income through loss of tenants and death of generous givers which needs to be replaced. This will hopefully now happen through a new nursery and KXC.
- Complete and implement the full restoration of St Michael's church and hall.

As you can see, with just 8 months of the MAP left to run, we have completed all but the church renovation, and sadly are still in deficit financially. As you will see from below, the PCC has already established plans to ensure these two objectives are achieved in 2026-27.

As we reach the end of our Mission Action Plan at the end of this year, we need in 2027 to begin to look at how we can continue to change and grow as a parish. While continuity and stability are to be celebrated, they must not turn into long term stagnation and decline. That is the worst news possible for a parish. We have to look towards the future with courage and excitement, under the guidance of the Holy Spirit. I wonder where God will lead us as individuals and as a parish?

St Andrew's Church Site

On 1 February 2026, the Church Commissioners finally finished the legal process which ensures that St Andrew's church and site is permanently closed due to its derelict condition. The PCC handed over responsibility for the church to the Diocese, and they are now working to sell the site.

Baptisms

Theadora Julia Jennifer Summer Wolf
Ruby Esme Samuels
Joshua Francis Obedai Ly
Phoebe Isabella Lyons
Max Richard Ronny Thompson

Admission to Holy Communion

Pedro Cabral Teixeira

Confirmation

Kiana Benjamin
Precious Nmesomachukwu Mojekwu
Emerson Bernardes
Sofia Santos

Weddings

Laurence Kemball-Cook and Brennda Heimarsdottir (nuptial blessing after civil marriage)
Claude Hall and Annette Dixon

Funerals and Memorial Services

Dionne Wright
Trisha Tomlinson

Blossom Gonzalez
Leonard Williams
Clauson Brathwaite
Israel Umweni

May they rest in peace and rise in glory.

What a Team!

Finally, I would like to thank the fantastic Standing Committee of Reward Renson, Wendy Thompson, and Simon Barker for their co-leadership of the parish. Simon has now stepped down as parish treasurer after many years and he has my personal heartfelt thanks for his support, hard work and eye for detail. Michael Llewelyn Jones has kindly agreed to take over as parish treasurer so no need to worry.

Grateful thanks also go to Henrietta Royle for taking on the challenge of being Project Manager for the renovation of the church hall as well as Project Manager for the renovation of the main church. She has worked tirelessly on both these projects, as you can read in her reports below. Grateful thanks also to Emerson Bernardes, who has taken on the daunting task of applying for grants to fundraise for these renovations and looking at how we might increase the income generation from the hall.

Grateful thanks also to all PCC members, deputy warden and sacristans Ben Benjamin, Gloria Benjamin, and Nora Sam. Also Refreshments Queen, Florence Arowele, and the great team of welcomers, cleaners and children's church leaders whose tireless work and behind the scenes attention to detail ensures things run smoothly and on time physically and virtually. Please continue to pray for the whole parish as we move forward together in faith, hope and love, by the grace of God, to an ever flourishing and bright future.

Please be assured of my prayers for you all, and for all who live and work in Stockwell SW9.

The Revd Erica Wooff
Vicar

PAROCHIAL CHURCH COUNCIL (PCC) REPORT 2026

The PCC includes: the vicar (chair), 2 churchwardens, 3 deanery synod representative and 9 PCC members
The last APCM was held on 25 May 2025.
We have had a total of 6 PCC meetings since the last APCM but 2 were inquorate, so no decisions could be made at them. Items requiring decisions were subsequently agreed by email.
The main issues discussed were the new Well City Church (KXC), St Michael's renovations, St Michael's hall redevelopment and potential new nurseries, our finances and our Parish Share.
Our Christmas services were well attended. During Holy Week, we also had evening services in church daily from Monday to Maundy Thursday & Good Friday service in the afternoon. Easter Day again was well attended. All our services were broadcast live online.

The Revd Erica Wooff
Chair of the PCC

ELECTORAL ROLL 2026

Our Electoral Roll has grown to 128 members.
In 2019/20 our ER was exactly 100. So at 28% over 6 years, we have definitely grown way past pre-pandemic levels and above Diocesan targets.
The Electoral Roll increase signifies that we are a thriving and growing parish church. Thanks be to God.

The Revd Erica Wooff
Vicar

CHURCH WARDENS REPORT 2025-26

Heating

The new boiler was installed in November 2023 and was selected as the most suitable solution for our operational requirements due to its high efficiency, low emissions, reliability, and robust performance. Since installation, the boiler has operated without any issues and has consistently provided a high standard of heating, keeping the premises warm and comfortable without disruption or inconvenience.

From an operational perspective, it is essential that the heating system is capable of running at full capacity continuously throughout the year without faults or interruptions. Reliable performance ensures uninterrupted service, maintains a safe and comfortable environment, reduces the risk of operational downtime, and minimises maintenance-related stress and costs.

Heating Maintenance

Cowley Maintenance

To ensure the heating system continues to provide reliable comfort throughout the colder seasons, the Church Wardens remain committed to maintaining the system's reliability, efficiency, and optimal performance through an annual preventative maintenance programme. This proactive approach helps to identify and address any developing issues before they escalate into more significant and costly problems.

Annual maintenance is essential not only for preserving the efficiency and longevity of the heating system, but also for ensuring the health and safety of all building. Regular inspection, servicing, and professional cleaning help to minimise the risk of system failure, overheating, gas leaks, or other potential hazards, while ensuring the system operates safely and in compliance with relevant standards.

The Church Wardens also assist with the planning and coordination of all maintenance activities to ensure the heating system is professionally inspected, cleaned, and serviced at appropriate intervals.

The annual maintenance for 2025 was completed on 14th July 2025 under the supervision of the Church Wardens.

Fire Risk Assessment

To ensure the safety and wellbeing of all members of the congregation, church wardens carry out comprehensive risk assessments to identify potential hazards, evaluate associated risks, and determine who may be affected. Risk assessments are essential in maintaining a safe place of worship, as they help prevent accidents, ensure compliance with health and safety regulations, and enable appropriate control measures to be implemented to minimise harm.

As part of the church's fire safety procedures, church wardens ensure that all fire extinguishers are professionally serviced annually, with full inspection reports obtained and reviewed to confirm that all fire safety equipment remains in optimal working condition and can be used effectively in the event of an emergency. Fire extinguisher servicing is currently up to date, with the most recent inspection completed on 28th July 2025. Following the inspection, three fire extinguishers mounted on church walls were replaced to ensure continued compliance with fire safety standards and regulations**.**

PAT – Testing:

PAT testing is an effective method of ensuring that electrical equipment is safe, compliant, and fit for purpose. Regular testing helps identify potential electrical faults, reduces the risk of electric shock and fire hazards, and supports the duty of care to maintain a safe environment for all users of the premises.

The PAT testing was completed on 29th September 2025 under the supervision of the Church Wardens.

Lighting testing and inspection

Completed on 25th January 2025 under the supervision of church wardens

Insurance Policy

Expiry date – July 2026

Electrical Report

Church hall test completed 20th Jan 2023 – Next due 2028

Church – Test completed 15th July 2024 – Next due 2029

St Michael's Hall

The majority of repairs and maintenance works relating to the church hall have now been completed, and currently there do not appear to be any significant outstanding issues requiring attention. This has placed the hall in a much-improved operational condition and has enhanced its overall presentation and usability.

At present, we have several tenants hiring the church hall, and the letting income has shown a modest increase compared to previous years. Rental income from the church hall remains extremely important from an operational perspective, as it provides essential financial support towards the running costs, maintenance, utilities, and ongoing upkeep of both the hall and wider church activities. The continued generation of hall income is therefore vital in helping the church meet its financial commitments and maintain long-term sustainability.

To support the upkeep of the premises, we now have a church hall cleaner who attends between two and four times each month under the supervision of the Church Wardens. This arrangement has helped maintain a good standard of cleanliness and presentation for hall users and visitors.

In November 2024, the church hall windows and doors were fully replaced with Crittall-style aluminium windows and doors at a significant cost of approximately £53,000. Although this represented a substantial financial outlay, the works were necessary and have considerably improved both the appearance and functionality of the hall. The upgraded facilities are expected to enhance future rental opportunities and make the venue more attractive to prospective tenants.

Unfortunately, despite ongoing efforts, we have not yet been able to secure a permanent tenant for the hall. However, we remain hopeful that this situation will improve in due course. In the meantime, we are actively exploring a range of alternative options and opportunities to increase income generation through the use of the church hall.

Digital Giving

St Michael Church now offers digital giving, enabling members of the congregation to make both one time and recurring donations through secure digital payment methods. Digital giving is increasingly important in today's society, as many people no longer carry cash regularly. By providing convenient and accessible payment options, the church makes it easier for members to contribute faithfully and consistently to the ministry and its ongoing work.

Since the introduction of digital giving, the initiative has been highly successful, with a growing number of congregation members choosing to give through digital payments. This modern approach not only simplifies the giving process but also encourages greater participation, flexibility, and stewardship within the church community.

Challenge:

Churchwardens are continually seeking ways to overcome challenges and ensure that our church continues to thrive, guided by a clear vision of who we are and a strong theological understanding of our purpose. We have already addressed several challenges, and the results have been very positive. However, there are still a number of areas where additional support is needed:

- **Welcomers:** We are still seeking more members of the congregation to assist with welcoming duties and helping create a warm and inviting atmosphere for all who attend our services.
- **Ad Hoc Support & Cover:** We are also looking for members of the congregation who are willing to assist with ad hoc tasks and provide cover when needed.

Reward Renson
Churchwarden

Wendy Thompson - Church Wardens' Report 2026

See what the LORD has done…

It has been an honour to serve Stockwell Parish as a CW for another year. This year I have sought God's guidance into promoting the Children's ministry more intentional!

As we come to the end of one year with thankful hearts, for God's desire to make us into the parish he wants… with eager hearts and anticipation for the year ahead. However, I will briefly look back, before pivoting towards a new and exciting year ahead.

Throughout the last year, there has been a greater emphasis placed on living out our faith more faithfully, with God and each other. As well as looking outside our Sunday gatherings into partnership working, seeking new ways of sharing God's love for Stockwell Parish in prayer and acts of service.

This year we have worked collaboratively both within our church and with all the three churches sharing our church buildings:

- Promoting Children's Church and Ministry within our church
- Sharing the good news of Christ Incarnate at Christmas and during Holy Week
- Blessing each other communities through new initiatives for example through a monthly Prayer Walk held jointly by St Michael's Church and WellCity Church, last Saturday of each month and sharing Mothering Sunday posies
- A renewed commitment towards creating, maintaining a safe, welcoming and inclusive church, where all able to meet and explore faith in the living God.

On the cusp of a new year, I can see signs of new shoots where God is knitting us together and building a stronger, even more beautiful, caring and loving community centred around God.

Challenge: Let us one and all commit to God and each other into loving more deeply

Forgiving more quickly

Encouraging and inspiring each other to walking more closely with God

Seeking to reflect God's love for us and in us in small ways both when visible and in the secret places

A special plea: Please continue to pray for the Church Wardens that they may serve with willingness and integrity in honouring all God's people in Stockwell Parish by the power of the Holy Spirit.

Wendy Thomson

Churchwarden

ROBES 2026

It was an honour for Stockwell Parish to participate and host Robes Winter Shelter for another year. For ten Saturday nights and Sunday mornings, from 24th January-28th March 2026 inclusive a warm, safe, creative, beautiful and welcoming space was created for both volunteers and guests to meet and share God's abundance and provision. It was truly humbling to see the generosity of the volunteers, throw themselves into giving of themselves, their time, their expertise and resources into really serve and making the guests feel safe, welcome and valued.

For my part, I would like to express special thanks to Lloyda Lawson (WellCity Church) who proved to be a wiz on the rota; Judith Cook (SPRA) for going over and above in ensuring that we had full SPRA support and Yetunde Baoku who consistently acted as my right arm. I thank God for the gift of your service. It has been such encouragement to learn of the success rate that Robes' advice workers have had in helping so many of the guests find secure and stable accommodation.

A debt of gratitude goes to Stockwell Parish PCC for its continued support and vision of this vital project and its willingness to walk alongside our most vulnerable residents in their hour of need.May GOD continue to richly bless you all as you seek to build his kingdom here one heart at a time. I look forward to serving with you next year. How will you serve and be GOD's hands and feet in 2026/27?

Wendy Thompson
Robes Team Leader

Friends of St Michael's

The main focus of effort to raise the money to repair and redecorate our Grade II listed church, St Michael's, is currently on applying for Trust and Foundation money. The lowest quote we have had for all the work required is £750,000 including VAT and contingency.

We have split out the amount needed to make sure that the external envelope of the Church is completely watertight, which is £203,479 including VAT. It is this that we are currently applying for grants to fund. So far we have been allocated £14,000 by the Benefect Trust and we are now waiting to hear from the National Lottery Fund and others. Independently, we have raised £58,299 from local support, so we need another £132,000. Any help, whether through direct donations or with fundraising more generally would be enormously appreciated.

The Committee, which consists of me, William Wayne, Bill Tilden, Richard Bankart, Alexia Quin, Roy Simpson, Erica Wooff and Will Garrood, is enormously appreciative of the efforts of its other committee member: Emerson Bernardes, who is using his skills as an expert grant applicant for science projects to write the applications on our behalf.

Henrietta Royle
Chairman, Friends of St Michael

Annual Report for Music 2025-26

Music continues to play a central role in the liturgical life of the Stockwell parish, with singing and organ music accompanying every Sunday Eucharist at St. Michael's. The regular Sunday choir, made up of around 5–8 committed members of the congregation, continues to rehearse before Mass and lead the hymn singing each week. While this faithful group remains dependable and enthusiastic, new singers are always welcome to help strengthen and sustain the choir for the future. We are also regularly delighted by Bill Tilden's beautiful flute playing on Sunday mornings, often heard during communion, on final hymn verses and in the voluntary.

The larger Scratch Choir once again gathered for Easter, Christmas and the Summer Festival, with rehearsals taking place on the three Saturdays beforehand. Between 10 and 20 singers regularly come together for these feast days, helping to bring added energy and joy to the parish's musical worship.

The 2025 Summer Festival featured a wonderfully varied programme from the Scratch Choir, including music by the Beatles, Benjamin Britten and the uplifting gospel classic Oh Happy Day. The wide-ranging repertoire was enthusiastically received and reflected the choir's willingness to embrace music from many different traditions and styles. Our Carol Service is a highlight of the church calendar, and 2025 was no exception: the pews overflowed to hear a variety of Christmas favourites performed by the Scratch Choir, bolstered by four professional singers and an organist generously supported by an anonymous donor. Many thanks to all who helped make this celebratory and joyous occasion a success once more. The Scratch Choir reunited for a third time at Easter, performing an uplifting and reflective selection of hymns and songs, including Because He Lives, In Christ Alone and Marty Haugen's Tree of Life. The varied programme captured both the joy and solemnity of the Easter season, and was warmly appreciated by the congregation.

Many thanks to all the singers who have attended rehearsals so faithfully throughout the year, and to everyone else who has contributed to music-making in the Stockwell Parish over the past year.

Bob Allan – Director of Music

APCM Report, Lambeth North Deanery Synod, 2025-6

St Michael and St Andrew's is part of Lambeth North Deanery with sixteen other parishes. We meet three times a year. The Rev Robert Faulkner was appointed as the new Area Dean in March 2025.The focus of the March '25 meeting was on Safeguarding as reflected in the General Synod meeting.The June meeting was followed by the Summer Social at St Paul's Brixton. Michelle Cameron-Knox (ST Paul's Clapham) was elected Lay Chair.

We are due to host the next meeting at St Michael's.

Michael Llewelyn Jones

CHILDREN AND VULNERABLE ADULTS

Heather Wellington is Parish Safeguarding Officer with Ben Benjamin and Wendy Thompson on the team.All the DBS checks are up to date and PCC members and Ministry Team have completed their safeguarding training. There haven't been any safeguarding issues which I'm pleased to report. Safeguarding is constantly undergoing change and updating to respond to the complexities of church life and we are blessed by the Diocese of Southwark has a team of advisers we can ask for guidance and help.

Heather Wellington and The Revd Erica Wooff

APCM Report, St Andrew's School 2025-26

St Andrew's school is performing well, but numbers are in decline and this has implications for the church and the school. St Andrew's school results are good, and we continue to have very high levels of overachieving children among our school leavers last year. The effects of the pandemic are likely to be long lasting for many children, and the children who started schooling during the pandemic are now at the top end of the school. Leadership is strong and the school has worked well with its sister school, Christ Church, off the Brixton Road.

The ongoing links with the parish remain good. Erica visits frequently. Will Garrood remains chair of governors. The school is regularly in the church for its end of year service, Christmas (a Christingle service), and Easter. Will and Erica and others were here to welcome them. However, there is very limited overlap between children at the school and attending church. I have been speaking to the school about possibly doing a Sunday event here since the last APCM and will continue to follow that up. Financially, the school is under pressure. Falling birth rates and people leaving the borough means that Lambeth as a whole has many fewer children than ten years' ago. This has reduced the numbers attending the school and thus income. This year's reception class is less than half full, though next year is slightly better. Lambeth is running a process to resolve this overcapacity in schools and we are engaging with the borough and the diocese about it. However, this is moving very slowly and may not help St Andrew's. All schools are in theory at risk of amalgamation, and I expect this process to begin seriously after the elections in May.

The PCC agreed last year to use some of our governor slots for parents of the school who are not members of the parish. Our current governors are Erica, Will, and Will Scoones. I am seeking further candidates from outside the congregation, but there are vacancies available for members.

Will Garrood

Chair of Governors

Well City Church: Kings Cross Church at St Michael's

We are once again so full of joy at God's faithfulness as we move to 18 months at Well City Church Sunday service at St Michael's. We have really enjoyed being able to continue to build and strengthen our community together with regular worship services, mid-week small groups, mid-week prayer and one of celebrations and socials such our annual Battersea Fireworks social!

The last few months have been marked with some sad "goodbyes" but also some exciting "hellos". In October we said goodbye to both our Operations Manger, Sarah Permian and our Worship Pastor, Carmen Sealey. We were so grateful for how Carmen and Sarah served to get Well City Church going. However, we were very excited to welcome Pete Beckett as our new Operations Manger back in February. Pete has been a part of the Well City plant since the beginning and he has been a wonderful part of the family so it is very exciting to have him serving at Well City in a new capacity.

A beautiful feature of our life since the last APCM has been the joint prayer walks between St Michael's and Well City Church. We have been venturing out once a month to pray for the area of Stockwell. This monthly rhythm has been aptly led by Wendy Thompson who has been a long standing resident of Stockwell and it is blessing to be led by her in this. The Well City Church community has much to learn from individuals like Wendy who are so committed and enduring in seeking God's blessing over one particular area. We look forward to seeing what kingdom fruit will develop from this very simple act of surrender for the community.

We have also continued to enjoy other moments of connection with St Michael's, a highlight being the Christmas Carol Service. The mission to spread to love of God as displayed in Jesus Christ with Stockwell and we continue to be expectant for all God is going to do."

Blessings.

The Revd Lois Tackie-Oblie

WCC leader

STOCKWELL PARISH
TREASURER'S REPORT
ACCOUNTS AND ASSETS YEAR ENDING 31/12/2025

Incoming revenues

- Planned giving at £25,057 is less than 2024 but a variance of less than 5% is within acceptable parameters
- Collections remain close to 2024 but donations (from services other than regular worship e.g. funerals) are lower as the number of funerals with large attendances was in 2025
- Giving in general is £4000 less than 2024. With the overall increase in expenses, this is a disappointment as the expectation would be for giving to keep pace with the growth in expenditure
- The overall Fees to the parish made up of weddings, funerals and banns readings was £1910
- Hall lettings show an improved position increasing from £28,551 to £32,238. This is down to two notable items: the regular monthly rental from Well City and a large fee charged to a TV production company for use of the hall in February
- Dividend income has reduced from £21,135 to £18,734 – this is due to the reduced balance of our funds under investment to transfers to the operating account (and indeed is a better result than we might have expected due to the performance of the portfolio)
- The total income stands at £90,274 reduced from £98,411 in 2024 (although the 2013 was inflated the exceptional income -£5905.30 from a recovered bank account),

Expenditure

- Church running costs are almost level with 2024 which is welcome news indicating that the costs of gas and electricity have stabilised.
- Repairs and maintenance are much lower £5525 as there were no large capital items to cover (2023 had seen the new boiler; 2024 the new windows in the hall
- PSF/Diocesan stands at £77,635 per year. This figure will not increase in 2026 as the PCC voted not to increase its PSF in 2026
- Music is higher at £1337 (2024: £270) mainly due to the costs of the professional performers at the Carol Concert
- In the 2025 the fee to the Independent Examiner is covered twice due to accounting periods. The balance of legal work from the solicitors for preparation of the lease with the nursery at £2169 was settled in 2025
- Total expenditure stands at £124,313 which is less than 2024 £176,364 where much of the difference is made up for the cost of the new hall windows (£53,190)

Final result, reserves, investment, cash at bank

We have made £32,500 of transfers from reserves to cover operating costs

We have incurred a loss of £34,040 which tracks the average of the past 5 years

Cash at bank at 31/12/25 was £5719

Investments (including cash at bank) have reduced from £465,378 to £449,311.20 showing a reduction in the value of assets under management of £16,066.80. Given the value of transfers sitting at £32,500, the investments have continued to yield a positive

Our funds are invested broadly 50/50 between an M&G Charity Fund (ethical investment policy) and in a CCLA fund. The CCLA fund has not performed well recently; something which the Diocese finance department have acknowledged. They are however confident that the acquisition of CCLA by Jupiter Asset Management will deliver an improved return.

Fund raising

Special thanks go to our fund-raising champion, Emerson Bernardes who has invested and continues to invest great efforts in raising funds for our fabric improvements. Many applications are in process, but I am pleased to advise that one has been approved from the Benefact Trust (a related not-for-profit connected to the Ecclesiastical Insurance Group) for £14,000.

Recent changes to tax rules affecting Listed Places of Worship means that we can no longer be confident of recovery VAT on all of our capital/fabric improvements and repair. The previous scheme allowed LPOWs to recover 100% of the VAT from the Department Culture Media & Sports scheme. Going forward the scheme is capped at £25,000 per annum and there is an aggregate amount of grant provided through DCMS of £93 mio over the next 4 years. In effect there is now a cap on the value of work in any one year and an overall national cap above. When that grant is used, LPOWs will be required for fund 100% of the VAT.

Simon Barker
Parish Treasurer
2nd May 2026

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOMING RESOURCES						
Incoming resources from donors	2a	29,379	-	-	29,379	34,179
Other voluntary incoming resources	2b	3,819	-	-	3,819	4,487
Income from operating activities to generate funds	2c	32,238	-	-	32,238	28,552
Income from operating activities to further the work of the Church	2d	1,910	-	-	1,910	1,149
Income from investments	2e	18,734	-	-	18,734	21,136
TOTAL INCOMING RESOURCES		86,080	-	-	86,080	89,503
RESOURCES USED						
Grants	3a	-	-	-	-	-
Church Activities	3b	117,562	-	-	117,562	168,466
Church management and administration	3c	6,002	-	-	6,002	9,456
		123,564	-	-	123,564	177,922
NET EXPENDITURE FOR YEAR		(37,484)	(10,000)	-	(47,484)	(88,419)
TRANSFER BETWEEN FUNDS		37,484	(4,983)	(32,501)	-	-
GAINS AND LOSSES ON INVESTMENTS						
Unrealised and Realised		-	-	19,710	19,710	11,659
NET MOVEMENT IN FUNDS		-	(14,983)	(12,791)	(27,774)	(76,760)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2025		-	24,702	452,615	477,317	554,077
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025		£ -	£ 9,719	£ 439,824	£ 449,543	£ 477,317

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
BALANCE SHEET
31 DECEMBER 2025

	Note	2025 £	£	2024 £	£
FIXED ASSETS					
Investment assets			439,825		452,615
CURRENT ASSETS					
Cash at Bank		5,720		9,169	
Debtors	4	13,998		16,253	
		19,718		25,422	
CURRENT LIABILITIES					
Creditors Due Within One Year	5	(-)		(720)	
NET CURRENT ASSETS			19,718		24,702
CREDITORS					
Amounts Due After One Year	6		(10,000)		(-)
NET ASSETS			£ 449,543		£ 477,317
FUNDS					
Unrestricted			-		-
Restricted	7		9,719		24,702
Endowments			439,824		452,615
			£ 449,543		£ 477,317

Approved by the Parochial Church Council on .....

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CHAIR & VICAR

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ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

(a) General

These accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Charities SORP and the Church Accounting Regulations 2006.

(b) Incoming resources

Unrestricted funds are available for use by the PCC for general expenditure. Restricted funds are restricted to the specific expenditure to which they relate.

2. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
(a) Incoming resources from donors					
Planned giving	25,057	-	-	25,057	27,656
Collections and other giving	6,577	-	-	6,577	6,523
Income tax recoverable	(2,255)	-	-	(2,255)	-
	29,379	-	-	29,379	34,179
(b) Other voluntary incoming resources					
Donations (general)	3,819	-	-	3,819	4,487
Church Fabric Fund donations	-	-	-	-	-
	3,819	-	-	3,819	4,487
(c) Income from operating activities to generate funds					
Excursions, hamper etc. & entertainment committee	-	-	-	-	-
Hall lettings etc.	32,238	-	-	32,238	28,552
	32,238	-	-	32,238	28,552
(d) Income from operating activities to further the work of the Church					
Weddings, funerals & baptisms	1,910	-	-	1,910	1,149
Fees due to the Diocese	-	-	-	-	-
Miscellaneous	-	-	-	-	-
	1,910	-	-	1,910	1,149
(e) Income from investments					
Dividends	18,734	-	-	18,734	21,136
Interest	-	-	-	-	-
	18,734	-	-	18,734	21,136
TOTAL INCOMING RESOURCES	£ 86,080	-	-	£ 86,080	£ 89,503

3. RESOURCES USED

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
(a) Grants				
Grants & donations (general)	-	-	-	-
	-	-	-	-
(b) Church activities				
Diocesan parish share	77,635	-	77,635	75,000
Church running expenses (inc. insurance)	20,474	-	20,474	21,398
Clergy expenses & readers'/SPA fees	1,872	-	1,872	1,640
Fees (due to Diocese)	-	-	-	-
Music	1,337	-	1,337	270
Organist's fees	8,835	-	8,835	9,227
Fete, excursions, hamper & fayre	277	-	277	128
Teaching – Sunday School, Footprints, etc.	171	-	171	-
Hall costs & maintenance	-	-	-	-
Church repairs & maintenance	5,526	-	5,526	59,548
Altar flowers & cost of services	1,435	-	1,435	1,255
	117,562	-	117,562	168,466
(c) Church management & administration				
Printing, stationery & office supplies	95	-	95	247
Postage & telephone	-	-	-	-
Verger & cleaning	1,872	-	1,872	1,461
Independent Examiner's fee	852	-	852	720
Professional fees	2,170	-	2,170	5,275
Bank Charges	75	-	75	21
Sundry Expenses (inc. website design)	938	-	938	1,732
	6,002	-	6,002	9,456
TOTAL RESOURCES USED	£ 123,564	£ -	£ 123,564	£ 177,922

4. DEBTORS

	2025 £	2024 £
Income tax recoverable	13,998	16,253
VAT recoverable	-	-
	£ 13,998	£ 16,253

5. CREDITORS – Due Within One Year

	2025 £	2024 £
Sundry loan	-	-
Sundry creditors	-	720
	£ -	£ 720

6. CREDITORS – Due After One Year

	2025	2024
	£	£
Provision for Repayments to Endowment Funds	10,000	-

During 2024 and 2025 withdrawals totalling £50,000 were made from Endowment Funds. These need to be repaid over 20 years and the provision made here recognises 20% of the liability at the year end.

7. RESTRICTED FUNDS

	Memorial Funds	Restricted Funds	Church Fabrics Restricted Funds	Total 2025	2024
	£	£	£	£	£
Balance at 1.1.25	23,306	198	1,198	24,702	71,005
Incoming resources	-	-	-	-	-
Outgoing resources (Note 6)	(10,000)	(-)	(-)	(10,000)	(-)
Transfer to unrestricted funds	(4,983)	(-)	(-)	(4,983)	(46,303)
BALANCE AT 31.12.25	£ 8,323	£ 198	£ 1,198	£ 9,719	£ 24,702

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL

This report on the accounts of the PCC for the year ended 31 December 2025, which are set out on pages 1 to 5, is in respect of an examination carried out under the Church Accounting Regulations 2006 and s.145 of the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Church Accounting Regulations 2006 and section 144 of the Charities Act 2011 (the Act) do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 146(5)(b) of the Act and to be found in the guidance from the CBF. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 130 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations 2006

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

ANDREW THURBURN
Chartered Accountant
38 Tamworth Road
Croydon, Surrey
CR0 1XU

3 August 2026

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOMING RESOURCES						
Incoming resources from donors	2a	29,379	-	-	29,379	34,179
Other voluntary incoming resources	2b	3,819	-	-	3,819	4,487
Income from operating activities to generate funds	2c	32,238	-	-	32,238	28,552
Income from operating activities to further the work of the Church	2d	1,910	-	-	1,910	1,149
Income from investments	2e	18,734	-	-	18,734	21,136
TOTAL INCOMING RESOURCES		86,080	-	-	86,080	89,503
RESOURCES USED						
Grants	3a	-	-	-	-	-
Church Activities	3b	117,562	-	-	117,562	168,466
Church management and administration	3c	6,002	-	-	6,002	9,456
		123,564	-	-	123,564	177,922
NET EXPENDITURE FOR YEAR		(37,484)	(10,000)	-	(47,484)	(88,419)
TRANSFER BETWEEN FUNDS		37,484	(4,983)	(32,501)	-	-
GAINS AND LOSSES ON INVESTMENTS						
Unrealised and Realised		-	-	19,710	19,710	11,659
NET MOVEMENT IN FUNDS		-	(14,983)	(12,791)	(27,774)	(76,760)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2025		-	24,702	452,615	477,317	554,077
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025		£ -	£ 9,719	£ 439,824	£ 449,543	£ 477,317

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
BALANCE SHEET
31 DECEMBER 2025

	Note	2025 £	£	2024 £	£
FIXED ASSETS					
Investment assets			439,825		452,615
CURRENT ASSETS					
Cash at Bank		5,720		9,169	
Debtors	4	13,998		16,253	
		19,718		25,422	
CURRENT LIABILITIES					
Creditors Due Within One Year	5	(-)		(720)	
NET CURRENT ASSETS			19,718		24,702
CREDITORS					
Amounts Due After One Year	6		(10,000)		(-)
NET ASSETS			£ 449,543		£ 477,317
FUNDS					
Unrestricted			-		-
Restricted	7		9,719		24,702
Endowments			439,824		452,615
			£ 449,543		£ 477,317

Approved by the Parochial Church Council on .....

.....
CHAIR & VICAR

.....

ST ANDREW'S & ST MICHAEL'S CHURCHES, STOCKWELL
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

(a) General

These accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Charities SORP and the Church Accounting Regulations 2006.

(b) Incoming resources

Unrestricted funds are available for use by the PCC for general expenditure. Restricted funds are restricted to the specific expenditure to which they relate.

2. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
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3 August 2026