REGISTERED CHARITY NUMBER: 1134166

St Andrew's Fulham Fields

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 December 2025

for

ST ANDREW'S FULHAM FIELDS

PAROCHIAL CHURCH COUNCIL



St Andrew's Church: Welcoming all; Deepening faith; Serving our community

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for the Year Ended 31 December 2025

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Trustees' Report
for the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Aims and Purposes

St Andrew's Parochial Church Council (PCC) has the responsibility with the incumbent, the Reverend Dr Sam Rylands, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. The PCC is also responsible for the maintenance of the church building.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community. Our worship puts Christian faith into practice through prayer, scripture, music, and sacrament. We seek to enable ordinary people to live out this faith in everyday life as members of the church through:

- Worship and prayer, learning about the Gospel and deepening trust in Jesus Christ;
- Provision of pastoral care for members of the congregation as well as people living in the parish;
- Missionary and outreach work to the wider community.

When planning activities, the incumbent, churchwardens, and PCC have considered the Charity Commission's guidance on public benefit and the specific guidance regarding charities and the advancement of religion. The PCC supports and encourages the different ways in which the church can serve the material and social needs of our diverse parish, including the homeless and vulnerable, older people, and parents and children. To facilitate this work, it is important that we properly maintain the fabric of the whole church.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. Charity law requires the PCC as trustees of the Church to prepare an annual report and financial statements for each financial year that give a true and fair view of the Church's financial activities during the year and of its financial position at the end of the year. The PCC is also required to ensure that these are subjected to an annual independent examination of audit and to present these to the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The attached accounts meet these requirements.

Review of the Year

St Andrew's seeks to be a church that welcomes and serves all people in the name of Jesus Christ. We hope this is demonstrated across the breadth of the parish's life together, of which here are some of the highlights:

Church Life

The usual Sunday attendance (including both the main weekly Sunday Eucharist at 10am, the monthly 6.30pm Choral Evensong, and Evensong on the remaining Sunday evenings) was 90-100 (with an average of 15 children and young people). This number increased significantly during major festivals. In addition, we ran services through the week, with morning prayer at 9am on Monday to Thursday, attended by several in person, with many more people joining online each day.

Last year the electoral roll had increased to 167 from 143 the year before. We are pleased that the electoral roll reflects the growth in the church, especially during 2025 as the electoral roll was reset. At the time of writing, there were 179 parishioners on the Church Electoral Roll, 64 of whom were resident within the parish and 115 are not resident within the parish. 13 names were added during the year and 1 was removed either through death or because they moved away from the parish.

Through the occasional offices of baptisms, weddings and funerals, St Andrew's is a place for people at moments of joy and celebration, as well as deep sadness and loss, holding all these experiences of life before Almighty God. This year we have had eight baptisms, two weddings, as well as nine funerals.







The midweek service of Holy Communion on Wednesday at midday, remains a regular pattern of worship during the week. This service is followed by a simple lunch, which is greatly appreciated by those who attend. Average attendance at this weekly service generally varies between 10-20 people.

Aligned with our vision of "deepening faith" there continue to be opportunities for sustained learning, reflection, and engagement in Christian faith and discipleship. In Lent and Advent, we held seasonal study groups on Tuesday evenings throughout March and December respectively. Bible study mornings were also held on Wednesday before the midweek Eucharist led by Banny N'Gola.

The young adult group continued to gather regularly on the first Monday of each month. The group is aimed at those in their 20s and 30s, providing a space for this under-represented age-demographic in the church to gather, deepen faith, and build relationships through a simple bible reflection, evening prayer, often followed by a trip to the pub.

Alongside those who gather in person, we provided pastoral support and home communion visits to several members of the wider congregation. As ever, if you know someone who would like to receive a home visit, please do let us know as we seek to develop our pastoral outreach and care.



Children

Our Sunday Children's Church provides a safe, welcoming and vibrant space where our youngest members can explore Scripture and grow in their faith. By utilizing a variety of learning styles, including prayer, storytelling, role play, and creative crafts, the Gospel can be made accessible to every child. This ministry also serves as a vital support for parents and carers, offering them the quietude to engage fully in their own worship and the time to replenish and grow in their own discipleship.

We are delighted to report that our attendance numbers have increased over the last year, remaining both consistent and steady. This growth is a testament to the trust families place in our provision and thanks to the magnificent gifts, talents and commitment of our team of volunteers.

To ensure we continue to meet the needs of our community, we have introduced regular family meetings. These gatherings provide a vital platform for feedback, ensuring that parents/carers feel valued, heard, and active participants in shaping our ministry.

While we value our age-specific groups, we remain committed to the wider church family; once a month, we hold our All-Age Service, where the entire community worships as one. We seek to ensure that every family - regardless of background, class, or ability - feels deeply welcome and integral to our church community. Together, we continue to strive toward our ultimate goal: nurturing Christian faith that sustains children and families for the whole of life.

As part of this, in August 2025, we successfully launched our first Summer Camp for children aged 4-10, alongside a dedicated 'Play Cafe' for under 3s. Through a wonderful partnership with the Queen's Club Tennis Association, we provided 4 mornings of professional tennis coaching, games, and creative crafts, concluding with a short All-Age service. This initiative offered children the chance to develop new skills they might not otherwise have had access to, serving as a vital bridge between the local community and the church.





During the week, our wonderful volunteers, Kelly and Magda, continue to lead our popular toddler group, ‘Songs and Stories.’ The group meets every Wednesday (10-11:30) year-round, consistently welcoming a high number of families each week who value this mid-week point of connection. Alongside this, we also run our toddler group on Tuesday mornings (10-11:30), a free play space, with tea and coffee provided for parents/carers. Ending with songs, a bible story and a prayer. We have seen this gathering be a place where families in the community can deepen their friendships and their faith, serving as a "stepping stone" to a deeper sense of belonging within the church. The toddler groups continue to grow in numbers. We now regularly see 30+ families attending each week.

Lauren Murray, Children’s Worker



Music
I am pleased to have this opportunity to report on yet another very busy year of music at St. Andrew's.

Firstly, I'm sure I echo the feelings of all at St. Andrew's when I pay tribute to and thank the Sunday morning choir for their commitment week by week to leading our singing at the 10am service. To Penny, Vanessa, Gigi, Labake, Verity, Arthur and David, thank you so much for faithfully continuing in this key role. Thank you also to the members of our piano choir who augment the Sunday morning choir each week to sing while members of the congregation are coming forward to receive communion. We are always keen to welcome new members to either group, so do please have a word with me if you'd like to become involved.

The first Sunday evening of each month sees a choir of between 25 and 30 singers assemble to sing a full cathedral-style choral evensong. This has been very well received by a congregation which continues to steadily increase in size but, thankfully, there is still spare capacity within the church for yet more to come to share in the wonderfully uplifting choral music! Notes are sent out in advance to regular attendees to give some background information on the music to be sung. Please let me know if you would like to be added to the mailing list.

Extending these musical gifts beyond the church walls, several members from St. Andrew's went to Charing Cross Hospital to sing carols in a couple of the wards just before Christmas. It was an experience that was much appreciated by the patients and nursing staff, as well as by the singers themselves.

One of the highlights of the year for the evensong choir was to sing the services over a weekend in May at St. George's Chapel, Windsor Castle. To sing in such beautiful and historic surroundings was truly a great privilege.



The choir sounded wonderful in the acoustic there, and for me to conduct just a few feet from the vault containing the remains of Henry VIII, Jane Seymour and Charles I is an opportunity that doesn't come my way every week! This year, in a few weeks' time, we shall be singing the services over the late May bank holiday weekend at Chichester Cathedral.



Finally, we were also pleased to host two first-rate concerts during last year. The New Eden Consort, made up of four singers who sing regularly with the evensong choir, performed a programme of music for us in February 2025, and Olivia Thomas, also a former member of the evensong choir, performed a late summer recital for us in September, accompanied on the piano by Micah Rose-Trespeuch. Both concerts were very well received by the enthusiastic audience who declared themselves up for similar events in the future!

Trevor Dawson, Director of Music and Church Warden

Youth

Youth ministry at St Andrew's has continued to grow in strength and cohesion over the past year. A key development has been the merging of the Friday W14 Youth Club and the Church Youth Group into one unified Friday evening provision. This has enabled a stronger sense of community, a more focused volunteer team, and consistent attendance of around 25-35 young people each week. Meeting from 6-8pm, the sessions offer a range of activities including sports, creative projects, and social time, alongside a gentle, opt-in faith element. We are especially grateful to Matt, Reantha, Allison and Omari for their support, and to our young leaders Josh, Tayylor and Sharnae. Our partnerships with London Sports Trust and Fulham Prep School remain invaluable.

The summer youth programme in August was a particular highlight. Delivered over two weeks, Monday to Thursday, it included activities such as rowing, tennis, and football, alongside trips to St Paul's Cathedral and Stamford Bridge. Around 20 young people took part, benefiting from new experiences and time together. We are thankful to Fulham Reach Boat Club, The Queen's Club Tennis Foundation, Chelsea Football Club and London Sports Trust for their support.

Sunday Youth Church has continued steadily, with varied attendance of 4-10 young people attending each week. This provision plays an important role in nurturing faith and belonging, and provides a separate space for older children and young people, enabling a greater concentration on younger children in a busy Children's Church. Though developing a consistent volunteer team will be a priority for the year ahead.





Youth Ministry in Communion (YMIC), which began at St Andrew's, continues to flourish. Since it started, it has engaged over 400 young people across West London. Three large-scale events were held this year, each attracting over 100 young people, including a joint event on the River Thames with YMIC Southwark. In October, a residential at Woodrow High House brought together 45 young people for four days of activities, worship, and teaching. We are grateful to the YMIC team, especially Millie, Luke, Eman and Jess, and all who support this growing ministry. A particularly significant development has been the growing national interest in YMIC, with the model now being actively explored in partnership with the Church of England for replication in dioceses beyond London and Southwark, marking an important step towards wider impact across the country.

Jacob Holme, St Andrew's Youth Worker and YMIC Project Lead





Community Outreach
In the words of one theologian, 'the church is only the church when it exists for others.' Embodying the love of Jesus Christ, St Andrew's seeks to be a place that serves its local community in a variety of ways:

Drop-in Project
St Andrew's hosts a drop-in and foodbank project for homeless and low-income guests every Saturday morning, from 8.30-11am. This project provides hot food and drinks, alongside a foodbank, seasonal clothing, as well as showers. There is take-away food and drink options too. The demand sadly remains high, with around 80-100 guests using the provision each week, particularly during the colder months. The drop-in offers a crucial space for many at the margins of society, providing for basic needs and insisting on the value of each person. The importance of the provision is best captured by the feedback from one of our guests:

> "Thank you and all the staff and the volunteers for what you guys are doing for us every Saturday, offering us at the church a warm place to be and feel safe, generous warm meals and warm drinks, showers, fresh clothing and take away meals. Thank you for the feeling of being looked after and for talking to me, thank you for bringing peace to my temporary hectic lifestyle. Thank you and St Andrew's Church for making me and my friends feel at home."

The project is made possible by the wonderful volunteers who comprise a mix from the local community and the church, with young and old generously giving their time and energy. We have also partnered with a H&F council employee, who attends once a month to offer housing, benefit, and grant advice to the guests. Thanks to Ruth Finnis, Neil Van Kervel, and all our many volunteers who support the project through cooking, food collection, serving, cleaning, and providing a listening ear. We're also deeply indebted to HG Walters, City Harvest, Fulham Prep School, the Baron's Court Project, Hammersmith and Fulham Local Authority and several local supermarkets for their generous sponsorship and support.

Towards the end of the year, in partnership with the Single Homeless Project, we had taken firm steps to explore a midweek community café space. The aim of which is to provide a pathway for guests from the drop-in to develop skills and confidence through volunteering opportunities, thus complementing the short-term provision offered by the drop-in.

Schools
Our links with the schools in the parish continue to be strengthened with Fulham Prep School visiting for their whole school Harvest assembly on 6th October 2025. The children brought along many gifts and donations, which supplied the drop-in project. Children in Years 3 and 4 from Fulham Prep returned to St Andrew's before Christmas, to wrap presents and decorate gingerbread men for guests at the drop-in project's Christmas party. We have also hosted visits to St Andrew's church from Normand Croft school as the children learned more about the Christian faith, as well as supporting with assemblies at Normand Croft, Lady Margaret, and St John's Walham Green schools.

Community Partners and Hirers
These school links are further enhanced by the continued presence of IntoUniversity at St Andrew's. Their charitable work brings some of the most disadvantaged children and families from the local area through the doors of the church each week, where they receive additional educational support and opportunities. We are very grateful to continue this partnership and are delighted that St Andrew's is the location for this vital work.

Through the various hall hirers, St Andrew's continues to be a hub for the local community– hosting a variety of activities from dance, mental health support, polling stations for the general and local elections, birthday parties, concerts, and much more. We are pleased to provide this space for such a range of activity and are grateful to Penny McCarthy in her hard work overseeing these bookings, whilst ensuring a balance between appropriate usage that aligns with the church's vision, alongside financial viability.

The church continues to maintain a presence and voice more broadly in community issues throughout the borough, with Revd Sam serving on the steering committee for H&F's Cost of Living Alliance, and as a member of the Hammersmith and Fulham inter-faith forum.

Community lunch
Each week, we host a Community Lunch for everyone in the parish. This takes place after the Midweek Eucharist Service, and many who attend the service stay on for lunch. We serve a simple meal of soup, bread, and cheese, followed by a hot drink and biscuits. The lunch is well attended, with a regular core group of around 14 people, alongside others who join occasionally. A dedicated team of volunteers supports with setting up tables and chairs, packing away afterwards, serving food, and washing up, with everyone helping where they can. Over time, the lunch has grown steadily and developed into a real community, while also encouraging greater attendance at the Eucharist. Previously, the Eucharist was preceded by tea and coffee, but after review, we decided to offer a simple lunch, which has been greatly received.



Interfaith Football
This year, on Sunday 9th November, we also partnered with the local authority and other faith groups to organise an adult and youth Interfaith Football Tournament at Powerleague in White City. This event was aimed at promoting unity and positive relationships between different communities and faith groups. The tournament was delivered in partnership with the Fulham FC Foundation, strengthening our historic links with Fulham FC. The event also gave our young people the chance to wear their new team kit (with thanks to Ben and Aktiva camps for the sponsorship!), which helped them feel proud to represent themselves, the church, and W14 Youth Club. It also enabled us to build relationships with other faith groups and youth organisations. Overall, the event was highly successful, positive, and impactful.

St Andrew’s continues to facilitate both a football and cricket team, which allows for wider members of the community to get involved in the life of the church and follows the historic pattern of St Andrew’s missional outreach through sport.





Events and gatherings
In the summer, we led a parish trip to Brighton on Saturday 9th August. Despite some initial teething issues with the transport (!), the day was a huge success, with an intergenerational day out in lovely sunshine giving an opportunity for relationships to deepen across the parish.

Towards the end of the year, on Saturday 29th November, we held the ever-popular St Andrew's day celebrations, with an evening of Scottish Dancing and fish and chips! On Thursday 4th December, the church hosted a "Seeker's Corner" event to discuss the rise of Christian Nationalism and exploring the church's response. Led by panel of journalists, theologians and clergy, with a range of audience participation, the church provided a forum for a range of voices to be heard, and to reflect more deeply on its public witness in its current political context. Subsequently, there have been follow-up, smaller, gatherings of "Seeker's Corner" to enable further discussions on public issues through a Christian and theological lens, which has continued to engage a range of people.





On Saturday 6th December, St Andrew's hosted a stall at the North End Road Christmas market. Many people from the church turned out to support with carol singing, flyers and lots of chocolate, ensuring that people were able to hear all about what's on offer at St Andrew's. With particular thanks to Matt Dobson for organising and overseeing this event.

This year has also seen the development and flourishing of the Bereavement Café, offering a space to support those who are facing grief and the loss of loved ones. Led by Anne Heeler, this has provided a valuable resource and support network for those who attend, as well as a key follow-up pastoral support for those families with whom we are in contact through funerals.

Banny N'Gola, Community Worker





Many thanks to all the church staff team; Penny, Jacob, Lauren, and Banny for their tireless work and commitment to the life of the parish - we are incredibly grateful for all that their gifts enable and contribute to the flourishing of the parish. We are also indebted to the tireless generosity of Trevor Dawson's musical talents and energy, which enlivens the strength of musical tradition at St Andrew's. As we mention below, we are incredibly grateful to all those who give their gifts, talents and time to everything that's been described herein.

It has been a joy to see several people explore their sense of calling to ministry - with Anne Heeler beginning training for Licensed Lay Ministry and offering her time and gifts so generously, along with Matt Dobson's range of involvement as part-time ordinand across the breadth of the church's ministry - we are greatly appreciative and thankful for all the ways God's life is reflected in the lives of the many who serve at St Andrew's.

St Andrew's remains a place where people encounter 'heaven in ordinary,' and it is a privilege to serve God in this place and among these people. So, for all that's been we give thanks to God, and look forward with anticipation and excitement for all that's to come in the year ahead.

Revd Sam Rylands, Vicar



Trustees' Report
for the Year Ended 31 December 2025

Financial Review
For 2025 the financial review includes income and costs related to the YMIC project as well as the historic activities at St Andrews. Total income for the year was £360,902 (of which YMIC was £106,144) compared to £321,563 (of which YMIC was £104,918) in the previous year. The results for the year show a surplus of £6,137 compared to a loss of £15,080 in the previous year. The grants received are time apportioned and some of the receipts relate to 2026 year.

Sunday collections increased to £11,849 from £10,839, Standing Orders and Gift Aid decreased to £14,494 from £15,731. Legacies and donations, which include Parish Giving, increased to £63,223 from £27,472 reflecting both a generous legacy received during 2025 and an increase in Parish Giving.

Expenditure for the work and ministry of the church was £351,616 compared to £338,404 in 2024. Significant factors between the years included monies spent installing LED lights in the office and lobby areas, increased YMIC costs to support many activities and increased staff presence across the many activities the Church is involved with.

This figure also includes our contribution to the Diocesan Common Fund (Diocesan costs - including stipend and housing for the vicar and contribution towards training for future clergy, as well as considerable Diocesan support in terms of legal, financial HR and Safeguarding advice etc.). Our 'parish share' towards the Common Fund was £61,000 vs. 56,000 in 2024.

Investment Policy
A Music Fund was created in 2017 to enable the continuation of the excellent musical tradition of the church. The Fund valuation at 31 December 2025 was £75,618 vs. £78,767 at the end of 2024 - the number of units in the Fund remained unchanged with the increase due solely to unit price decrease. This fund was created from the generous legacies of Marc Maitland's parents and Marzenna Swingler. Dividends received from this investment contribute towards the cost of maintaining the musical tradition.

Legacy Policy
The PCC agreed a Legacy Policy, and used these funds to enhance the building in 2022. A legacy is not to be used simply in order to remove the cost of a planned or inevitable expenditure, but may allow something already envisioned that is not realistically possible within the current or foreseeable budget. In times of particular stress the PCC may decide that legacy funds may be used for ongoing expenditure, but not to exceed 20% of the amount bequeathed. In 2025 it was agreed that the generous legacy received in the year would be used in full primarily for youth work as well as some items for use in the church which are of significance to the family associated with the legacy. This legacy will be spent in the next few years.

Cash at Bank
Overall cash at bank totalled £216,692 compared to £157,774 the previous year. As part of the Building fundraising we received a £10,000 loan from the Diocese. Repayments started in September 2023 and will be complete in 2026. There were no other borrowings.

Reserves policy
It is the PCC policy to try to maintain a balance on unrestricted funds (if possible) which equates to at least three months of unrestricted payments, equivalent to £30,000 to cover emergency situations that may arise.

Volunteers
We would like to thank all the volunteers who enable the church to be a vibrant and welcoming worshipping community. For those who help with hospitality on a Sunday, assist with worship, support our children and youth ministries, the drop-in project, and much, much more - the church needs the generous gifts of all to flourish.

In particular, we want to mention our churchwardens Trevor Dawson and Alice Ballah-Conteh, as well as giving thanks to outgoing churchwarden, Nigel Heeler, who served wonderfully during the interregnum and continues to serve as Fabric Officer. We are also deeply indebted to our Treasurer, Gordon Tait, PCC Secretary, Jody Lucatello, and the PCC, all of whom help to offer wise governance and stewardship. The church's mission and ministry is only made possible through the contribution and gifts of each member - so, thank you!

Membership, Structure and Governance
The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the incumbent (our Vicar), churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

Trustees' Report
for the Year Ended 31 December 2025

The PCC members are responsible for making decisions of all matters of general concern and importance to the parish, including deciding how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC. The full PCC met 6 times (not including APCM) during 2025 with an average level of attendance of 12.

Standing Committee
This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the council. The Standing Committee consists of the Vicar, the Church Wardens, the Treasurer and the Secretary. The Standing Committee met 6 times during 2025.

Finance Committee
The Treasurer (Gordon Tait) and Parish Administrator (Penny McCarthy) meet regularly to review financial matters for the Church business. In addition, the Treasurer (Gordon Tait) routinely meets with the YMIC Project Administrator (Millie Kirkland) to review YMIC finances. There is a financial review every quarter with the Church Standing Committee and an update at every PCC meeting. The YMIC finances are reviewed in the YMIC management meetings.

Safeguarding
St Andrew's Church adheres to a safeguarding policy which complies with the Diocese of London guidance. Peter Fuller was Parish Safeguarding Officer for 2025.

REFERENCE AND ADMINISTRATIVE DETAILS
Administrative Information
St Andrew's Church is situated on Greyhound Road in the London Borough of Hammersmith and Fulham. It is part of the Kensington Episcopal Area in the Diocese of London within the Church of England. The correspondence address is St Andrew's Church, Greyhound Road, London, W14 9SA.

The PCC is a corporate body established by the Church of England, operating under the Parochial Church Council Powers Measure and is a Registered Charity Number 1134166. PCC members are trustees of the charity.

Members of the PCC are either ex-officio or elected by APCM in accordance with the Church Representation Rules. PCC members who have served at any time from 1st January 2025 until the date this report was approved are:

Ex Officio members

• Incumbent:	Reverend Dr Sam Rylands (Chairperson)	
• Churchwarden	Trevor Dawson (Vice - Chairperson)	*(re-elected 18 May 2025)*
• Churchwarden	Alice Ballah-Conteh	*(elected 18 May 2025)*
• Anthony Scott Noble	(Representative on the Deanery Synod)	
• Jacob Holme	(Representative on the Deanery Synod)	

Elected members:

• Jody Lucatello	PCC Secretary	
• Joan Fitt		
• Pam Taylor		
• Verity Sherwin-Paul		*(re-elected 18 May 2025)*
• Xavier Gerardin		
• Andrea Brown		*(resigned 18 May 2025)*
• Katrin Mayfield		*(resigned 18 May 2025)*
• Anne Heeler		
• Tom Preddle		
• Richard Eden		
• Nigel Heeler		*(appointed 18 May 2025)*
• Ben Goble		*(appointed 18 May 2025)*
• Melanie Douglas		*(appointed 18 May 2025)*
• Carolyn Dimmick		*(appointed 18 May 2025)*
• Yvonne Barber		*(appointed 18 May 2025)*
• Gordon Tait	Treasurer	*(co-opted 18 May 2025)*
• Lettice Buxton	Emeritus Licensed Minister	*(co-opted 18 May 2025)*

REFERENCE AND ADMINISTRATIVE DETAILS
Administrative Information – continued

Observers

• Penny McCarthy	Parish Administrator, ER Officer

Safeguarding

• Peter Fuller	Safeguarding Officer

Bankers
HSBC Plc
593-599 Fulham Road
London
SW6 5UA

Independent examiner
Gareth Owen Hughes
Institute of Chartered Accountants in England and Wales
Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

Approved by order of the board of trustees on 12 May 2026 and signed on its behalf by:

SCARylands
.....
Revd S Rylands - Trustee

Independent Examiner's Report to the Trustees of
St Andrew's Church PCC

Independent examiner's report to the trustees of St Andrew's Church PCC
I report to the charity trustees on my examination of the accounts of St Andrew's Church PCC (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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 Trust 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.



Gareth Owen Hughes
The Institute of Chartered Accountants in England and Wales

Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

Date: 12 May 2026

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Voluntary Income	2	90,238	-	90,238	54,324
Charitable activities	5				
Church activities		30,640	8,031	38,671	21,499
Activities for Generating Funds	3	122,774	106,144	228,918	242,354
Investment income	4	-	2,189	2,189	2,229
Other income	6	886	-	886	1,157
Total		244,538	116,364	360,902	321,563
EXPENDITURE ON					
Charitable activities	7				
Church activities		225,739	125,877	351,616	338,404
Net gains/(losses) on investments		(1,543)	(1,606)	(3,149)	1,761
NET INCOME/(EXPENDITURE)		17,256	(11,119)	6,137	(15,080)
Transfers between funds	18	7,627	(7,627)	-	-
Net movement in funds		24,883	(18,746)	6,137	(15,080)
RECONCILIATION OF FUNDS					
Total funds brought forward		93,727	139,314	233,041	248,121
TOTAL FUNDS CARRIED FORWARD		118,610	120,568	239,178	233,041

The notes form part of these financial statements

St Andrew's Church PCC

Balance Sheet
31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS					
Tangible assets	12	5,697	286	5,983	334
Investments	13	36,767	38,851	75,618	78,767
		42,464	39,137	81,601	79,101
CURRENT ASSETS					
Debtors	14	13,590	-	13,590	22,128
Cash at bank and in hand		86,464	130,228	216,692	157,774
		100,054	130,228	230,282	179,902
CREDITORS					
Amounts falling due within one year	15	(23,908)	(48,797)	(72,705)	(23,746)
NET CURRENT ASSETS		76,146	81,431	157,577	156,156
TOTAL ASSETS LESS CURRENT LIABILITIES		118,610	120,568	239,178	235,257
CREDITORS					
Amounts falling due after more than one year	16	-	-	-	(2,216)
NET ASSETS		118,610	120,568	239,178	233,041
FUNDS	18				
Unrestricted funds				118,610	93,727
Restricted funds				120,568	139,314
TOTAL FUNDS				239,178	233,041

The financial statements were approved by the Board of Trustees and authorised for issue on 12 May 2026 and were signed on its behalf by:

SCA Rylands

Revd S Rylands - Trustee

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 December 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Under the accrual model, government grants relating to revenue are recognised on a systematic basis over the periods in which the company recognises the related costs for which the grant is intended to compensate. Grants that are receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the entity with no future related costs are recognised in income in the period in which it becomes receivable.

Interest receivable
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
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets and depreciation
Consecrated and beneficed property is excluded from the accounts by 5.10(2)(a) of the Charities Act 2011. No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated land and buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided to write off the cost or valuation, less estimated residual values, of all fixed assets over their expected useful lives. It is calculated at the following rates:

Fixtures and fittings - 10% on cost

Fixed asset investments
The fixed asset investments consist of shares in CBF Church of England Investment Fund. Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the mid-market value.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Taxation
The charity is exempt from tax on its charitable activities.

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

1. ACCOUNTING POLICIES - continued

Fund accounting
Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds 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.

Debtors
Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Amounts owed to the PCC at the year-end in respect of fees, gift aid recoverable or other income are shown as debtors, less provision for amounts that may prove uncollectible.

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 acquisition or opening of the deposit or similar account.

Liabilities and provisions
Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

Financial instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Pension scheme
The charity operates a defined contribution scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. VOLUNTARY INCOME

	31.12.25	31.12.24
	£	£
Sunday collections	11,849	10,839
Standing order donations	6,148	6,385
Gift aid recoverable	8,346	9,346
Legacies and donations	63,223	27,472
Music Fund donations	430	-
Sundry income	242	282
	90,238	54,324

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

3. ACTIVITIES FOR GENERATING FUNDS

	31.12.25	31.12.24
	£	£
YMIC	106,144	104,918
Regular weekly activities	4,792	4,691
Fairs and occasional activities	1,538	1,438
Mobile Phone Mast	38,936	35,154
Hall hire	43,390	46,541
Rent "Into University"	34,118	49,612
	228,918	242,354

4. INVESTMENT INCOME

	31.12.25	31.12.24
	£	£
Investment income - Music Fund	2,189	2,229

5. INCOME FROM CHURCH ACTIVITIES

	Activity	31.12.25	31.12.24
		£	£
Wedding, Banns, Funeral fees	Church activities	7,223	2,787
W14 Youth Club	Church activities	450	50
Grants received	Church activities	30,998	18,662
		38,671	21,499

Grants received, included in the above, are as follows:

	31.12.25	31.12.24
	£	£
Grants - homeless project	5,731	7,359
Grants - community projects	25,267	11,303
	30,998	18,662

6. OTHER INCOME

	31.12.25	31.12.24
	£	£
Bank interest	2	2
Church Youth & Children	884	325
Windows project	-	500
Charitable giving	-	330
	886	1,157

continued...

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8)	Support costs (see note 9)	Totals
	£	£	£
Church activities	347,446	4,170	351,616

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.12.25	31.12.24
	£	£
Staff costs	136,656	114,834
Common Fund	61,000	56,000
Church management	2,826	2,594
Building repairs	25,686	37,206
Insurance	8,158	7,914
Direct cost of church activities	46,179	44,626
Homeless project costs	1,617	2,219
Occasional office fees	4,385	2,715
Charitable giving	-	330
Community projects	3,808	3,442
Cleaning services	17,919	20,045
Music Fund	3,475	2,971
Depreciation fixtures&fittings	454	4,537
YMIC costs	32,061	33,723
Church hospitality	1,058	212
Other miscellaneous costs	663	673
Choir expenses	1,367	-
Finance charges	134	183
	347,446	334,224

9. SUPPORT COSTS

	Governance costs
	£
Church activities	4,170

continued...

9. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

	31.12.25 Church activities £	31.12.24 Total activities £
Bookkeeping services	2,400	2,800
Independent examiner's fee	1,770	1,380
	4,170	4,180

10. TRUSTEES' REMUNERATION AND BENEFITS

One (2024: one) of the trustees has been paid remuneration or has received other benefits for their services as employees of St Andrew's Church during the year ended 31 December 2025. These payments were made under an approved contract of employment.

Total remuneration and other benefits, including employer pension contributions, was as follow:

	31.12.25 £	31.12.24 £
Holme, J	40,152	37,091
	40,152	37,091

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

11. STAFF COSTS

	31.12.25 £	31.12.24 £
Wages and salaries	125,834	108,702
Social security costs	7,893	3,820
Other pension costs	2,929	2,312
	136,656	114,834

The average monthly number of employees during the year was as follows:

	31.12.25	31.12.24
Staff - church activities	6	6

No employees received emoluments in excess of £60,000.

continued...

12. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2025	52,166
Additions	6,103
At 31 December 2025	58,269
DEPRECIATION	
At 1 January 2025	51,832
Charge for year	454
At 31 December 2025	52,286
NET BOOK VALUE	
At 31 December 2025	5,983
At 31 December 2024	334

13. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2025	78,767
Revaluations	(3,149)
At 31 December 2025	75,618
NET BOOK VALUE	
At 31 December 2025	75,618
At 31 December 2024	78,767

Holdings at 31 December 2025: 3,406.48 shares in CBF Church of England Investment Fund with a market value of £75,618 (2024: £78,767).

There were no investment assets outside the UK.

continued...

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Other debtors	4,345	14,124
Gift aid receivable	4,292	8,004
Prepayments and accrued income	4,953	-
	13,590	22,128

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Loan from Diocese (see note 17)	2,216	3,324
Trade creditors	2,503	3,271
PAYE and Pension liabilities	1,193	1,163
Deferred income	57,508	-
Accrued expenses	9,285	15,988
	72,705	23,746

16. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.12.25	31.12.24
	£	£
Loan from Diocese (see note 17)	-	2,216

17. LOANS

An analysis of the maturity of loans is given below:

	31.12.25	31.12.24
	£	£
Amounts falling due within one year on demand:		
Loan from Diocese	2,216	3,324
Amounts falling between one and two years:		
Loan from Diocese - 1-2 years	-	2,216

18. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	Transfers between funds	At 31.12.25
	£	£	£	£
Unrestricted funds				
General fund	93,727	17,256	7,627	118,610
Restricted funds				
Restricted fund	139,314	(11,119)	(7,627)	120,568
TOTAL FUNDS	233,041	6,137	-	239,178

continued...

18. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	244,538	(225,739)	(1,543)	17,256
Restricted funds				
Restricted fund	116,364	(125,877)	(1,606)	(11,119)
TOTAL FUNDS	360,902	(351,616)	(3,149)	6,137

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds				
General fund	80,263	(10,551)	24,015	93,727
Restricted funds				
Restricted fund	167,858	(4,529)	(24,015)	139,314
TOTAL FUNDS	248,121	(15,080)	-	233,041

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	210,237	(221,651)	863	(10,551)
Restricted funds				
Restricted fund	111,326	(116,753)	898	(4,529)
TOTAL FUNDS	321,563	(338,404)	1,761	(15,080)

continued...

18. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General fund	80,263	6,705	31,642	118,610
Restricted funds				
Restricted fund	167,858	(15,648)	(31,642)	120,568
TOTAL FUNDS	248,121	(8,943)	-	239,178

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	454,775	(447,390)	(680)	6,705
Restricted funds				
Restricted fund	227,690	(242,630)	(708)	(15,648)
TOTAL FUNDS	682,465	(690,020)	(1,388)	(8,943)

19. RELATED PARTY DISCLOSURES

Total donations made to the church by related parties (PCC members) during the year ended 31 December 2025 amounted to £8,675 (2024: £6,129).

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS				
Voluntary Income				
Sunday collections	11,849	-	11,849	10,839
Standing order donations	6,148	-	6,148	6,385
Gift aid recoverable	8,346	-	8,346	9,346
Legacies and donations	63,223	-	63,223	27,472
Music Fund donations	430	-	430	-
Sundry income	242	-	242	282
	90,238	-	90,238	54,324
Activities for Generating Funds				
YMIC	-	106,144	106,144	104,918
Regular weekly activities	4,792	-	4,792	4,691
Fairs and occasional activities	1,538	-	1,538	1,438
Mobile Phone Mast	38,936	-	38,936	35,154
Hall hire	43,390	-	43,390	46,541
Rent "Into University"	34,118	-	34,118	49,612
	122,774	106,144	228,918	242,354
Investment income				
Investment income - Music Fund	-	2,189	2,189	2,229
Charitable activities				
Wedding, Banns, Funeral fees	7,223	-	7,223	2,787
W14 Youth Club	-	450	450	50
Grants received	23,417	7,581	30,998	18,662
	30,640	8,031	38,671	21,499
Other income				
Bank interest	2	-	2	2
Church Youth & Children	884	-	884	325
Windows project	-	-	-	500
Charitable giving	-	-	-	330
	886	-	886	1,157
Total incoming resources	244,538	116,364	360,902	321,563
EXPENDITURE				
Charitable activities				
Wages	46,436	79,398	125,834	108,702
Carried forward	46,436	79,398	125,834	108,702

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
Charitable activities				
Brought forward	46,436	79,398	125,834	108,702
Social security	-	7,893	7,893	3,820
Pensions	1,358	1,571	2,929	2,312
Common Fund	61,000	-	61,000	56,000
Church management	2,826	-	2,826	2,594
Building repairs	25,686	-	25,686	37,206
Insurance	8,158	-	8,158	7,914
Direct cost of church activities	45,800	379	46,179	44,626
Homeless project costs	-	1,617	1,617	2,219
Occasional office fees	4,385	-	4,385	2,715
Charitable giving	-	-	-	330
Community projects	898	2,910	3,808	3,442
Cleaning services	17,919	-	17,919	20,045
Music Fund	3,475	-	3,475	2,971
Depreciation fixtures&fittings	406	48	454	4,537
YMIC costs	-	32,061	32,061	33,723
Church hospitality	1,058	-	1,058	212
Other miscellaneous costs	663	-	663	673
Choir expenses	1,367	-	1,367	-
Finance charges	134	-	134	183
	221,569	125,877	347,446	334,224
Support costs				
Governance costs				
Bookkeeping services	2,400	-	2,400	2,800
Independent examiner's fee	1,770	-	1,770	1,380
	4,170	-	4,170	4,180
Total resources expended	225,739	125,877	351,616	338,404
Net (expenditure)/income before gains and losses	18,799	(9,513)	9,286	(16,841)
Gains/(losses) on fixed asset investments				
Gains/(losses) on fixed asset investments	(1,543)	(1,606)	(3,149)	1,761
Net (expenditure)/income	17,256	(11,119)	6,137	(15,080)