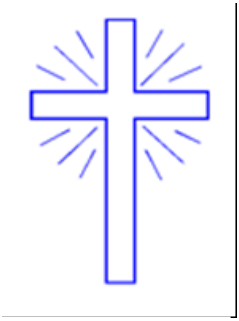
THE CHURCH OF ENGLAND

The Diocese of Southwark

St Andrew's Church Coulsdon



'A joyful, daring, diverse and generous Christian community, setting the world alight with the love of God'.

Annual Reports for 2025

Annual Parochial Church Meeting
11th May 2025
11.15 am in church

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, COULSDON

TRUSTEES REPORT 2025

St Andrew's Vision Statement – 'A joyful, daring, diverse and generous Christian community, setting the world alight with the love of God.'

Aim and Purposes

St. Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Esther Foss, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church Hall and the property at 23 Rickman Hill.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Andrew's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer: learning about the Gospel; developing knowledge of the Christian faith and deepening our relationship with God.
- Provision of pastoral care for people living in the parish and those outside the parish but who worship at St Andrew's.
- Missionary and outreach work to people of all ages.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Andrew and the Church Hall.

Structure, governance and management
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, churchwardens, diocesan reader, deanery synod representatives 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.

Catherine Atkinson was elected to the role of Electoral Roll Officer by the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on 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 five times during 2025 and twice for extraordinary meetings.

The Standing Committee is required by law and has the authority to transact the business of the PCC between meetings, subject to any directions given by the PCC.

Given its wide responsibilities the PCC has three subcommittees: the Finance Committee, the Leadership Committee and the West Window Renewal Project Subcommittee. These subcommittees are responsible to the PCC and report back to it with minutes of their

decisions being received by the full PCC and discussed as necessary.

Risk management
The Parochial Church Council has a duty to identify and review risks to which the charity is exposed and ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Parochial Church Council has assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity also child and vulnerable persons safeguarding and are satisfied that systems are in place to mitigate exposure to major risks.

Administration
St. Andrew's Church is situated on Woodmansterne Road, Coulsdon. It is part of the Diocese of Southwark within the Church of England. The correspondence address is: The Parish Office, St Andrew's Church, Woodmansterne Road, Coulsdon, Surrey CR5 2DD.

The Parochial Church Council (PCC) is an unincorporated charity body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measures.
The Charity registration number for St Andrew's is 1134597.

PCC members who have served at any time from 1st January 2025 until the date this report was approved are:

Ex Officio members

Vicar and Chairperson:	Rev Canon Esther Foss
Reader:	Gerry Daley
Churchwardens:	Sheila Linney Toni Best

Deanery Synod reps: Jenny Atkinson (CPLM)
Audra Proctor
Jo Denvil

PCC Secretary: Katie Burrows

Elected members who have served at any time from 1st January 2025 were:
Catherine Atkinson
Julie Best
Karen Bowey
Katie Burrows
Sara Jane Davidson
Christine Firat
Monica Jefford
John Linney
Allison North
Lauren Powell
Danielle Stobart
Beth ten Cate
Beryl Tetlow
Julie Webb

Members stepping down in 2025 were:
John Linney
Christine Firat
Beryl Tetlow
Sara Jane Davidson

Members appointed during 2025 were:
Danielle Stobart
Beryl Tetlow
Karen Bowey
Sarah-Jane Davidson
Beth ten Cate

Standing Committee members who have served at any time from 1st January 2025 are:
Rev'd Canon Esther Foss
Toni Best (Church warden)
Sheila Linney (Church warden)
Gerry Daley (Reader)
Jenny Atkinson (CPLM)
John Linney (Treasurer)

Finance Committee members who have served at any time from 1st January 2025 are:
Toni Best
Gerry Daley
Rev'd Canon Esther Foss
Jan Goddard
John Linney
Sheila Linney
Audra Proctor

Leadership Committee Members who have served at any time from 1st Jan 2025 are:
Rev'd Canon Esther Foss
Jenny Atkinson
Toni Best
Gerry Daley
Sheila Linney

West Window Renewal Project Subcommittee members who have served at any time from 1st Jan 2025 are:
Jenny Atkinson
Toni Best
Gerry Daley
Rev'd Canon Esther Foss
John Linney
David Pritchard
Bob Witham

Vicar's Report for 2025

In our hymn books there is a Taize chant, ‘Ubi caritas’. We don’t often sing it, but I have been reflecting on the words which translated mean: ‘Where there is charity and love, God is there.’
This simple song reminds us of what it means to follow Jesus. As our Lord himself said, “I am among you as one who serves.” (Luke 22:27)

Reading the reports that cover the life of St Andrew’s over 2025 reminds us just how much has been achieved in the name of the Lord through the dedication, hard work, generosity and outward looking faith of so many in our church family.

During these times of escalating conflicts, deep political divisions and institutional anxiety, it is easy to lose heart. But as Christians, we are called to be people of hope. Archbishop Desmond Tutu put it this way: “Hope is being able to see that there is light, despite all of the darkness.”

We thank God for the light of his love that has been revealed through St Andrew’s over the past year, and we look with hope into the face of his son, Jesus Christ, “the pioneer and perfecter of our faith, who for the sake of the joy that was set before him endured the cross, disregarding its shame, and has taken his seat at the right hand of the throne of God.” (Hebrews 12:2)

Worship
Five funeral services were taken on behalf of our parish in 2025, including the service of our dear friend Phil Corney. Phil was one of the longest attending members of the church – he started coming to St Andrew’s when he was just eight years old. Phil was a server for many years, and the first lay person to administer the chalice. He was also a sidesperson, member of the drama group and committed member of the premises committee.

Phil was a great encourager, especially of young people, and helped to set up the Agape Youth Group – members of which are still friends to this day. Phil's kindness, generosity, deep faith and gentle humour shone through everything he did and we miss him greatly.

During the early hours of Christmas Day another great friend and supporter of St Andrew's, David Pritchard, died. David was churchwarden for many years, and another member of the premises committee, generously sharing his expertise as a chartered civil engineer. David was always willing to come and help when a technical problem arose. His faithful witness continued throughout his illness – he was a member of the West Window committee for the greater part of 2025.

The promise of Easter reminds us that in death life is changed, not ended, and we trust that Phil, David, and all the special people who have inspired us by their lives are now part of that 'great cloud of witnesses' who surround us and encourage us still as we continue on our own faith journeys.

As well as farewells, 2025 brought new connections to St Andrew's. We were fortunate indeed to enjoy the ministry of Rev'd Sue Thomas who joined the ministry team for a temporary placement at the end of June and stayed with us to the end of January 2026. Sue's many gifts were put to good use during her time at St Andrew's and we wish her the Lord's blessings for the next stage of her ministry at the parishes of St Peter and St Augustine, South Croydon.

This year we welcomed sixteen new Christians into the Church (double the figure for 2024!). In July, thirteen people were confirmed at St Andrew's by Bishop Rosemarie in a joyful and Spirit filled celebration. A further confirmation from our parish took place at Southwark Cathedral in November. We also celebrated one wedding –

a very special occasion which came through a connection with our Tots and Toys.

The Tots and Toys playgroup continues to grow, thanks to the warm welcome provided by our CPLM (commissioned lay pastoral worker) Jenny Atkinson and her team of regular helpers: Julie Best, Morag Notridge and Karen Mees. We are so grateful to them for this important outreach. As Jesus said, 'Whoever welcomes a child in my name welcomes me.' (Matthew 18:5) It is significant that a number of baptisms came directly from connections with Tots.

It was great to see an increased attendance for the major feasts of Easter and Christmas. 121 people attended our Holy Week and Easter services (109 in 2024). We welcomed 413 people on Christmas Eve and Christmas Day (387 in 2024).

Services over Advent and Christmas also included a Nativity festival with a special visit from the Holy Family plus a fantastic display of amazing nativity sets.

We had a wonderful turnout for the annual service of Nine lessons and carols, which many attending said was the best yet (high praise indeed)! Grateful thanks go to our fabulous organist and musical director Christopher Woolmer and super talented choir mistress Ann Heavens, as well as our amazing church choir. We are so fortunate to be able to continue our strong musical tradition which considerably enhances our worship.

On Sunday 20th July we were honoured to welcome friends from the British Legion who came for a special service to lay up the Standard of the Coulsdon and Purley Branch. We give thanks that the important legacy given by the Coulsdon and Purley branch lives on – through the kindness, dedication, hard work and generosity of so many, particularly Roy Fortune who continues to work so hard with the Poppy Appeal.

In October we celebrated Animal Creation with a special service to mark St Francis-tide including a visit from a petting zoo in church. It was so good to see a range of ages in church to give thanks to God for our animal friends and we had a lot of fun together. We hope seeds have been sown so that those attending will feel able to return and know they are welcome at St Andrew's.

We have continued to hold the fortnightly prayer and Bible group meetings on zoom, hosted by Gerry. Our weekly Time2B sessions conclude with an optional prayer service in church. The simple Eucharist held before the monthly Pop in teas continues to be popular. Grateful thanks go to Ann Heavens for playing well loved hymns to accompany these services.

Our monthly All Age 'Renew' service continues to be a time of joyful celebration as a church family. Seeing our team of young people increase numerically and also in confidence and faith is a great gift to the church. Audra Proctor continues to do a sterling job encouraging our Renew team, supported by Eve – and it is especially heartening to see some of the older children helping the younger ones to take part. In December we enjoyed some party games followed by a trip to Pizza Express together – a special opportunity to enjoy fellowship, consolidate friendships, and to show our appreciation to our young people for helping to lead our worship each month.

Junior Church continues to be offered on the first Sunday of the month, with a growing group of young people sharing what they have learned with the wider congregation. Their obvious enthusiasm and enjoyment – as well as their growing knowledge of the faith - is a joy to behold. Grateful thanks go to our Junior Church team for their dedication and creativity: Beth Ten Cate, Danielle Stobart, Catherine Atkinson and Nick Harris.

We continue to be appreciative of all our welcomers and sidespeople who do such a good job making sure everyone has a hymn book and service sheet, not to mention a friendly greeting. The warm welcome people feel on coming into church was remarked upon by Archdeacon Greg when he came to talk to us in May. The importance of being greeted with kindness should not be underestimated - it makes a real difference to whether people will come back to St Andrew's or not.

Special thanks are also due to Carol Frost and her flower arranging team who do such a fantastic job with limited funds. Their skill makes the church look so lovely, particularly at Christmas and Easter.

Cynthia Stanley, our dedicated sacristan, continues to ensure that all runs smoothly at our services and that the altar linen is always clean and well ironed!

In addition, we are very grateful to our head server Eve Smith, Allison North and all the wonderful St Andrew's serving team which has grown over the past year. Thank you to Sean, Tanaka, Tino, George, Thomas, Emilia, Kissan, Lilly, Tafadzwa, Tinashe, Celine, Kissan and Lydia who are doing a really excellent job.

Mission and Outreach

Our regular programme of events includes the 'Time2B' drop in each Monday morning, the Tots and Toys playgroup every Tuesday morning, and monthly Messy Church, Pop in Tea and Mothers' Union sessions. Through each of these initiatives we seek to provide fellowship, support and share the good news of Christ's love to all ages.

None of these would be possible without the help of our amazing volunteers especially Jenny Atkinson and Monica Jefford who co-ordinate activities for our younger and older friends respectively.

I continue to volunteer fortnightly at Coulsdon Library and take part in helping with the Summer Reading Challenge

for children aged 4-11. It is a good way to get to know members of the community outside the church.

The choir and friends visited Orford House, The Eadmund and Emerald Court to share the message of Christmas through music in December. These events were greatly appreciated by all who attended.

My role as Dean of Women's Ministry is also a good opportunity to meet a range of different people across the diocese and advocate for the full inclusion of women at every level of church life. In October 2025 Dame Sarah Mullally was announced as the 106th Archbishop of Canterbury, shattering the 'stained glass ceiling', powerfully demonstrating that God's ministry is gifted to all of us, regardless of gender. Alleluia!

In June we have enjoyed a wonderful Turkish evening thanks to Bob Charman who took us on a virtual tour of the flora and fauna. In September the choir gave an autumn concert, 'Just Good Friends' which was brilliant. Both of these events raised much needed funds. We had brunches after our Sunday service to raise funds for the Bishop's Lent Call and Christian Aid respectively.

Teaching and Pastoral Care

This year's Lent course, led by Reader Gerry, Lauren Powell and I, 'Christ and the Chocolaterie' was based on the film 'Chocolat', and explored themes of change, acceptance, wisdom and growth with reference to scripture passages in five weekly zoom sessions. It was a great way of reflecting together about God's plan for the world and how we can better reflect his love in our lives.

Gerry, Danielle and I also ran a series of confirmation classes covering the nature of God, the Bible, the Sacraments and Prayer. Gerry and I also ran another class for an adult confirmand which used Rowan Williams' book 'Discovering Christianity.'

Gerry and I do our best in our preaching ministry to provide inspiration, comfort and occasionally challenge. Home visits including bringing communion to the sick and housebound remain a priority. We are also extremely thankful for the pastoral care given by the Contact Group volunteers who do so much to keep in touch with our older members, as well as the care provided by the Time2Be volunteers to all who attend the group.

During 2025 I covered services at St Swithun's and St James' Riddlesdown and led Compline at St Mary's Farleigh. I took on the role of Acting Area Dean to cover Sue Thomas' time of sabbatical from March to May which involved supporting clergy and visiting churches in the deanery to carry out inspections on behalf of the Archdeacon.

I am so thankful to the Lord for the commitment and generosity of all who minister alongside me at St Andrew's, in particular Reader Gerry and CPLA Jenny who are a great support and do so much to share the love of Christ with our community.

Thanks too must go to Danielle, our dedicated parish administrator and to our amazing churchwardens Sheila and Toni who do so much behind the scenes in addition to their visible presence in so many aspects of our church life.

Looking to the Future

In her first sermon as Archbishop, Sarah Mullally spoke about the pilgrimage she made from London to Canterbury, just prior to her installment on March 25th, the feast of the Annunciation to the Blessed Virgin Mary. Archbishop Sarah made the point that;

"…even if you're following a path, the way can be unknown. Where it leads isn't always clear, but we can trust in God's hand guiding us, and in God's promises. As a church, we are a pilgrim people, and like Mary, we are called to trust that nothing will be impossible with God,

even when we see so much in the world that makes hope seem impossible. But there is hope, because we make this journey with God."

We face many challenges as we look to the future. There are 12,500 parishes in the church of England, serving a population of 57 million, yet just over 1% attend our churches. There is a spiritual hunger in our society that we struggle to know how to fill. Making meaningful connections with those who feel lost or lonely, who long to know that God loves them – surely this is our aim. How to meet the needs of our parish is a question we must all take to the Lord in prayer. Together, may we find the courage to reach out in new ways. As Pope Francis put it; "Instead of being just a church that welcomes and receives by keeping the doors open, let us try also to be a church that finds new roads, that is able to step outside itself and go to those who do not attend, to those who have quit or are indifferent."

In all things God is with us. May we pray for the grace to listen to his voice and to do his will, throughout 2026 and beyond, so that St Andrew's may truly be fa community of faithful, joyful, generous, diverse and daring disciples, sharing his gifts of faith, hope and love with all.

Esther
Rev'd Canon Esther Foss

FINANCIAL REPORT 2025

• Introduction

As ever, many thanks to the Parish and especially all the regular givers and for the generous donations and support received during 2025. The year reflects continued financial pressure, alongside improvements in income streams and significant upgrades to financial systems and administration.

- **Highlights**
  - Overall movement across all funds showed a surplus of £5K, down from £13.7K in 2024.
  - General Fund deficit increased to £35.8K (from £27.6K), highlighting ongoing imbalance between income and expenditure.
  - Strong growth in key income areas: Hall income up £5.3K and Rickman Hill income up £12.4K.
  - Investment performance declined, with a £11.2K loss compared to a £6.2K gain in 2024.
  - A one-off £25K donation for the Sound System significantly supported cashflow.

- **Income**
  - Hall income increased significantly to £7.4K, reflecting improved utilisation.
  - Rickman Hill income rose strongly to £19.8K and remains a key financial support.
  - Core income streams continue to perform steadily but remain insufficient to meet rising costs.
  - One-off donations, particularly the £25K Sound System contribution, had a major positive impact.

- **Expenses**
  - Day-to-day expenditure continues to exceed regular income, contributing to the increased deficit.
  - Operational cost pressures remain, including salaries and general running costs.
  - The underlying operating deficit (excluding one-off items) remains broadly consistent with 2024.
- **Property and Investments**
  - Rickman Hill continues to provide a vital and growing income stream.
  - Investment portfolio recorded a significant loss in 2025, creating a negative swing of £17.4K year-on-year.

- Investment volatility remains a key financial risk.

• SCOT analysis (Strengths, Challenges, Opportunities and Threats)

- S -Strong income growth from Hall and Rickman Hill; generous one-off donations; improved financial systems
- C- Growing General Fund deficit and continued gap between regular income and expenditure
- O-Further development of hall usage, rental income, and planned stewardship campaign
- T-The Investment volatility and a projected £166K budget shortfall for 2026, driven by major projects and rising costs

• Other Developments

- Successful upgrade to the Data Developments system, integrating accounting, donations, and payroll
- Improved financial transparency, efficiency, and multi-user access
- London Living Wage increase implemented from October 2025
- Progress expected on the West Window project, with stewardship campaign planned

• Conclusions and Recommendations

- 2025 reflects a stable but pressured financial position
- While key income streams and donations provide support, underlying deficits persist
- The PCC must consider strategies to strengthening regular giving and maintaining core income sources
- Careful financial planning is essential, particularly in light of the significant projected shortfall in 2026

Finance Committee

ST ANDREW'S CHURCH HALL COMPLEX

It's been a very good year for hall bookings with annual revenue increasing by 37.5%: £10,151 in 2024 versus £13,959 in 2025. This is particularly pleasing as, unlike 2024, the hall wasn't required by the Council for polling/a General Election, and there was no increase to our hire charges.

All last year's hirers continued to use the hall in 2025 - and, in addition, two new regular hirers came on board in May 2025: Toby Duncan Dogs and Little City Croydon (a mobile play centre).

The hall was hired for seven separate one-off events (predominantly parties), generating income of £785. This compares to a total of 4 one-off events in 2024 generating £530. We continue to consider such requests on a case by case basis. The hall has been left in a satisfactory state after each event.

An outside key safe was fitted in 2025 and this has proved helpful in safely managing the access and return of keys.

The hall continues to be used by a variety of regular hirers: The Rainbows, Brownies, Guides and Rangers; Pilates, tai chi, dance lessons, dog training, children's theatre school and a cappella singing.

Chris Firat

MUSIC REPORT

This year we have striven to keep a balance between new choral music for the choir as well as our well known repertoire and have benefitted from the return of Raien, and the regular contributions from Chloe and Tim Vale.

We've also been grateful to Ali Stimpson who has joined us on several special occasions.

Some of the musical highlights of the year include the Christmas Services where the choir's ongoing commitment resulted in memorable performances, and we were grateful for wonderful solos from Jessie, John, Alan, Karen, Ann, Chloe, SJ and Ashanti.

Another highlight was the very successful secular concert on the 28th of September 2025, organised by Ann Heavens, and where there were impressive choir items as well as wonderful solos from Ann and Alan, Ali, Jessie, SJ, John, Karen, Chloe, Tim and a charming and delightful contribution from young Magdalena Vale who completely stole the show!

As always the choir continues to benefit from the invaluable work of our Librarian Jenny Bowey, who finds and then puts away the choir music week after week - we are very grateful!

We continue to be on the lookout for new members, so do contact me if you would like to join us…

The choir and organist continue to be so grateful to Esther and the congregation for their appreciation and support, and I would like to pay tribute to the choir for all their hard work and patience during choir rehearsals every week, and to Ann Heavens for her guidance and support in selecting the music and keeping things running as smoothly as possible.

Christopher Woolmer
Director of Music

FLOWER ARRANGERS

Firstly, I am pleased to say we have welcomed a new member, Stella Corney to our very small band of volunteers. I wish to express a very big thank you to everyone who donates to the flower fund, as you can imagine the cost of flowers has risen considerably over the last few years so these donations are most gratefully received. Please also consider joining us we would be delighted and we don't bite!!

Carol Frost

CONTACT GROUP

Preceded by a short service the well-received Pop Ins provided something for everyone (see below) including the renowned cream teas.

A special point in the year was the celebration of the group's 35th Anniversary in September.

January: Christmas Lunch and Tea, Ann Heavens and Richard Pilliner
February: John Linney with Hazel, training so far and future plans, and Oreo
March: ornithological theme, Bird Bingo and quiz, personal bird artefacts shown
April: Hilary Fife's Spring and Easter anecdotes, chocolate eggs for guests
May: Bob Atkinson's virtual Canonbury tour
June: Marion and Bob Charman, slides of various flora
July: Alan Heavens 'Sky at Day and Night'
August: Leah Boylan from Arthritis Action, tips for living

with the condition
September: 35th Anniversary, service followed by buffet reception, both Mayors in attendance
October: S-J (Sara-Jane Davidson) chair exercises
November: remembrance theme, Roy Fortune (Royal British Legion) guitar recital
December: Christmas Tea

The group remained financially self-sufficient with nominal charges, raffles and donations.
31st December 2025 financial balance = £296.44p (cash: £180.60p, bank: £115.84p)
Hall rental contributions of £360.00 were paid.

The volunteers met on a regular basis to plan events, for training and to update each other often followed by lunch together at a local restaurant.

The ethos of the Contact Group is its users and guests. Pop In attendance numbers were variable but contact was maintained with friends absent through frailty and ill health. A home visit and Pop In tea delivery service were maintained.

Monica Jefford Contact Group Coordinator

JUNIOR CHURCH

Junior Church continues to flourish. It is still being offered on the first Sunday of each month and attendance has increased. The children eagerly plan what they will tell Esther and the congregation about what they have learnt and the craft/activity that they have produced to support the learning.

Beth, Danielle and Catherine continue to plan and deliver the sessions and enjoy the planning of activities to complement and reinforce the scripture lesson. We would like to thank Nick Harris for supporting us regularly and we are pleased to say that when we are once again able to organise DBS checks, we have volunteers waiting to join us.

Catherine Atkinson and Danielle Stobart

MESSY CHURCH

It has been a good year for Messy Church as we have seen numbers grow and some of the families becoming more involved in the life of the church. The children have joined Junior Church, the Renew Team and have become Servers. We have a lot to be thankful for. God is listening to our prayers.

Every third Tuesday of the month the hall is alive with happy children taking part in a variety of crafts and activities linked to a Bible story, whilst the Mums, Dads and Grandparents enjoy a cup of tea and a bit of space of their own. After the activities the children go into church to hear the Bible story, the children love getting involved and helping to tell the story.

This year we have celebrated the major festivals in the church's year and learnt about the life of Jesus and some of the stories he told and the people he met.

In March we learnt about St. David and the children had fun making dragons and decorating spoons to resemble Welsh love spoons. In November we learnt about the life of St.Francis in preparation for the Celebration of Creation service. The children loved being able to stroke the animals, it was a great way to share the gospel message.

Some of the Tots and Toys families come to Messy Church. It is great to welcome them and find different activities for the younger children. It is a real joy seeing the children working together and the parents/ carers making friends. New people come along because they have heard about it from others.

Messy Church always ends with a delicious meal. It is a great opportunity to sit and chat with the families and hear their news. The parents really enjoy the interaction with the Messy Church team and often discover they have things in common.

Messy Church is a valuable part of the mission of our Church The families are part of the family of St. Andrew's, the future of our church. Please continue to pray for this group that it may continue to grow.

Thank you to all those who help in a variety of ways because without them there wouldn't be a Messy Church.

Jenny Atkinson

TOTS AND TOYS

Tots and Toys meet every Tuesday throughout the year. It is a group for Mothers, Fathers, Grandparents and Childminders with their babies or toddlers. It is a place where they can enjoy a cup of tea and watch the children and watch the children play in a safe space.
It is a real privilege to be able to see the children develop from babies learning to move around and beginning a talk. The children love exploring and going on the ride on toys. The little bikes and the car are very popular and it is great to see the children learning to take turns and share the

toys with others. We also provide a craft activity, painting, playdoh etc. Several of the adults enjoy working alongside the children and making their own painting and colouring designs.

Many of the mothers return to work and the children go to Nursery. It is sad to say goodbye but we keep in touch by email and let them know what is happening at Church. Some of the families bring their children for Baptism, Messy Church or Junior Church. Many of them come to the services at Christmas and Easter.

The Tots and Toys team look forward to Tuesday mornings and love chatting with the families and hearing their news. Our aim is to make people feel welcome and valued. It is a place where people feel supported and friendships are made.

We are very fortunate to have a great team of volunteers who help in a variety of ways. At the end of each session everyone helps to put things away, we are very grateful to our Dads who put the tables and chairs away and do the heavy lifting.

Tots and Toys is a valuable part of the outreach mission of St. Andrew's and an important group in the community. Please continue to pray for this venture. Thank you, to all those who help at Tots and Toys. We love seeing Canon Esther and other members of the congregation who help at different times because without them we wouldn't be able to have a Toddler Group.
Jenny Atkinson

Time2B

Time2B is an outreach programme that is open to everyone in the church and the wider community. Held in the Committee Room on a Monday morning, including Bank Holidays, Time2B runs from 10am to 12noon, with an

opportunity to join in with prayers in the Church near the end of the session.

People come for all or part of a session for a chat, tea coffee, biscuits and home-made delights. Not only do many of our members bring their own crafts such as knitting, crochet, card-making and more, but they will teach or help others to learn a new craft or patiently sort out a dropped stitch.

Time2B is run by a group of 9 volunteers who run the sessions in pairs, on a rota basis, and we regularly have 8-10 attendees. We have been fortunate to welcome twelve new regular and occasional members in 2025. Some of these have come from our own church community, others have heard about Time2B through friends, the parish magazine or other advertising.

Sessions are often lively as talking is one of the things that attendees do best and there is no mistaking where the session is taking place as chatting and laughter can be heard as you enter the hall complex! But on the serious side Time2B is a safe space, many a problem has been shared confidentially within the group and people lend a sympathetic ear, offer advice and sometimes give practical help.

Danielle Stobart

ST. ANDREW'S MOTHERS' UNION

The current membership is 18 and the group meets monthly, usually on the 4th Tuesday evening.

On the 28th January members brought items for the Women's Refuge in Croydon.

Our AGM was held on the 25th February and at this meeting it was agreed to change the start time of future meetings to 7.30pm, which is working out well.

The theme for our 25th March meeting was ‘In My Handbag’ which produced some interesting contents as well as those expected. Also in March, flowers were distributed to the congregation on Mothering Sunday.

We had a Quiz at our April meeting and on the 21st May a ‘Bring-a-Dish-Lunch’ was attended by 10 people.

Several members attended the Festival Service at Southwark Cathedral on the 21st June, which included the commissioning of the new Diocesan President, Penny Lochead and Board of Trustees. Also in June, Penny Smith-Orr gave a very interesting talk about the work of ‘Faiths Together in Croydon’.

On the 22nd July Raquel de Salis talked about her involvement with Care4Calais and the work that they do.

On the 9th August several members attended a Mary Sumner Day Service at St Mary’s Church, Oxted, and at the end of the month the annual Wave of Prayer Service was held at Ann Witham’s home.

On the 23rd September our annual Thanksgiving Service was held in the Lady Chapel. This was led by Gerry Daley and the title was ‘A New Commandment’.

At our October meeting the theme was ‘Pilgrimage’, and Hazel Collis and Rev’d Canon Esther Foss talked about their experiences of the Camino de Santiago.

In November Jo Denvil shared her experience of working in Zambia as a Nurse.

MU members remain involved with other areas of the church such as Tots and Toys, Messy Church and the Contact Group.

Ann continues to send birthday cards to members which are appreciated.

Maureen Bashforth

COULSDON CROSS 2025

The Coulsdon Cross magazine comes out each month (except for double editions in December/January and July/August.) Grateful thanks go to Danielle who sends it electronically to all on the church email list and to Audra who publishes it on the website. Paper copies are also available in church, free of charge.

Donations towards printing costs are appreciated. Please do take a copy for a friend or neighbour. Who knows what might strike a chord with someone? There are always Jessie's jokes if all else fails!

The magazine's aim is to share the good news of what is happening at St Andrew's, as well as providing information and reflections on topics such as ecology – thanks to Ann Witham – and health and wellbeing, thanks to Lizzie Mills. Monica Jefford also provides a regular update about the Contact Group. It would be lovely to include more information about St Andrew's or any other area of interest to the church. Could you help by submitting an article?

All contributions should be sent to Esther by email.

Esther Foss and Jessie Foss, editors.

PRAYER GROUP

The Prayer Group met on average once a month on most first Wednesdays via Zoom.

At each meeting, our worship follows the Celtic liturgy, accompanied by a brief meditation on topical Bible passages.
Exceptions occur during Lent (March–April) and Advent (December), when we shift focus to reflect on the designated literature for each season.

In 2026 and beyond, we extend a warm welcome to everyone to join us for one or all of our worship sessions, whether on a regular or occasional basis. In addition, If you would like to add names to the Sunday prayer list or require further details about weekly worship, please contact Esther, Gerry, or Danielle via the parish website.

Gerry Daley

BIBLE GROUP

The Bible Group usually meet every 3rd Wednesday via Zoom.
At each meeting we share and reflect on various Bible passages.
A key strength of the group is that no prior preparation or biblical knowledge is ever required—just a willingness to listen and follow the guidance of the Holy Spirit and reflect on the views shared by others.

At our meetings, we practice Lectio Divina, a contemplative method of reading the Bible. This approach dates back to the early Christian Church and was formalized as a monastic practice by St. Benedict in the 6th century. It

encourages us to listen with both heart and mind, deepening our understanding of God's word and its relevance to our lives.

The steps we follow at each session are:

- Reading: We read a passage slowly and carefully from three different Bible translations, noting any words or phrases that resonate with us.
- Meditation: We pause to reflect on what God might be saying to us through the passage, considering its meaning for our lives now and in the future.
- Sharing Meditation: We have the opportunity to share insights or simply reflect on what others have shared.
- Open Discussion: A time for deeper exploration and reflection.

Some of the Bible passages we explored were Hames 4:1-17; Romans 6:1-14; Romans 12; & 2 Samuel 7:1-17.

Our sessions run throughout the year, with breaks during Lent and Advent. Our Lent course was based on the film *Chocolat*, and for Advent, we reflected on Bishop Guli Francis-Dehqani; ‘Listening to the music of the Soul’.

On average, 8-10 people attend each session. We are deeply grateful to everyone who has participated, for their support, confidentiality, and willingness to share.

The Bible Group is a safe, welcoming space where we can be ourselves, grow in faith, and explore Scripture together. Why not give it a try?

Please contact Esther, Gerry, or Danielle via the parish website.
“And we also thank God continually because, when you received the word of God, which you heard from us, you accepted it not as a human word, but as it actually is, the

word of God, which is indeed at work in you who believe." – 1 Thessalonians 2:13

Gerry Daley

CHURCHES TOGETHER IN COULSDON (CTC) / ENABLING GROUP (EG)

18th January 2025 OCCC: social gathering and service for Week of Prayer for Christian Unity
Annual Assembly: Officers' agreements to serve a further year were approved

Honorary Secretary role vacant , Malcolm Newman ex-officio advisor to CTC/EG
Vice Chair: Dave Newland
Treasurer Pauline D'Mello-Maplesden, appointed and resigned.
Monica Jefford interim finance manager
Independent Examiner: Michael Southwell
Floating Shelter closed, Nightwatch Coordinator: Leonie Wilding Steering Committee Representative: Judy Whitehead

12th February, 9th July, 12th November: CTC represented at CCF Prayer Breakfasts
10th March EG Meeting St John's Church
18th April Walk of Witness: St Mary's Church to St John's Church
20th April Easter Sunrise Service: Farthing Down, followed by breakfast
8th June: St John's Church Pentecost Celebration and picnic
10th June: EG Meeting St Mary and St Shenouda Church
8th October: EG Meeting St Aidan's Church

Financial subscription, pro rata, received from each individual church
CR5 promotion of Christmas services
November /December: volunteers made sandwiches for Nightwatch, Queen's Gardens
13th December: carols sung in Coulsdon Library and outside Aldi
31st December: financial balance £939.99p

Monica Jefford Chair of CTC

PARISH SAFEGUARDING REPORT

We have a duty to ensure the wellbeing of everyone within our church community and work in accordance with the diocesan policies and procedures as contained in "A Safe Church" which can be accessed online at: https://southwark.anglican.org/safeguarding/diocesan-policies-procedures/

As is required, on 15 January 2025 the PCC reviewed our Parish Safeguarding policy, but no changes were made save that Sara-Jane Davidson's name was added as joint Safeguarding Officer. The domestic abuse policy remained unchanged and it was agreed that age-appropriate safeguarding posters would be displayed in the toilets and around the hall.

The subject of Safeguarding continues to be a standing topic on PCC Agendas.

APCS Ltd – the provider who up until mid-2025 dealt with DBS checks on behalf of the Diocese – suffered a data breach, with three members of St Andrew's being affected by this breach. The offer of a year's personal credit and web monitoring services was offered to assist individuals

affected by the breach, providing them with identity monitoring support, focused on the identification and resolution of identity theft. It was naturally very upsetting and worrying for the congregation members affected by this. We were required to report this to the ICO and to the Charity Commission and took this step as soon as we were authorised to do so. All new DBS checks and renewals had to be paused as a result of the breach.

A new organisation – ThirtyOne:Eight has taken the place of APCS but it has taken some time to get on board with this change. All DBS checks will now go through them. Naturally the Diocese carried out due diligence of the organisation prior to their appointment.

At the July PCC meeting, PCC members were reminded about the requirements concerning Basic Awareness and Foundation safeguarding courses to ensure the safety and well-being of everyone involved. Discussions were also had as to which roles within the Church required enhanced checks as it has not always been clear.

Karen Bowey and Sara-Jane Davidson
Parish Safeguarding Officers

CROYDON SOUTH DEANERY SYNOD 2025

The first meeting of the year was held at Christ Church on 6th February 2025. After sharing a meal, we listened to a presentation by Ven Carol Coslett, diocesan Assistant Director of Lay Ministry, who talked about the Southwark Vision for Lay Ministries. There are various kinds of Affirmed (local/parish), Commissioned (diocesan) and Licensed (nationally recognised) Lay Ministries, each with their particular training pathway. The Deanery Lay Vocations Champion for our deanery is Linda Etheridge (All Saints', Sanderstead).

At St Andrew's on 11th June, we welcomed the Archdeacon of Croydon, Ven Greg Prior who talked about Global mission. Greg had just returned from a visit to Zimbabwe, in the context of the Southwark- Zimbabwe link. Croydon Episcopal Area is particularly linked to the Diocese of Central Zimbabwe. Greg talked about the pastoral and community work done by churches in the diocese, with extremely limited resources, and described how the Mothers' Union was a very powerful force in the country.

On 9th October, at All Saints', Kenley, our guests were Rev Peter Wyatt, St Francis', Selsdon, and community worker, Sam Pearson. They described the community work being done by St Francis' for the Monks Hill Estate. St Francis' community projects include breakfast and lunch clubs, a Men's Shed and a food pantry. Peter described the sources of funding available for community work, such as the National Lottery, Co-op and Croydon Area Mission grants, and how to access them. Several of our churches have now embarked on projects using the approaches described.
At All Saints', Sanderstead, on 4th February 2026, we welcomed Rt Rev Dr Rosemarie Mallett, Bishop of Croydon, Archdeacon Greg Prior and George Clarke from the Diocesan Communications Team. George gave a fascinating talk on digital communications as an increasingly vital part of how churches can reach out to their community and beyond. "Keep it short and keep it simple" were the watchwords!

At this Synod we said farewell to Rev Sue Thomas, with very many thanks for all she has done during her term as Area Dean. We also welcomed our new Area Dean, Rev Doug McHardie, who was commissioned into the role by Bishop Rosemarie.

The February Synod was the last of an exciting triennium. Our parish representatives Jenny Atkinson, Jo Denvil and Audra Proctor have now finished their three-year terms. We are grateful to Jenny, Jo and Audra for representing St

Andrew's in this capacity. Jenny is kindly prepared to stand again – we hope that two other church members will feel called to take on this important role for the next triennium.

Grateful thanks also go to Synod Secretary Chris Babbs who is also stepping down from his role. Chris has very kindly prepared this report for the churches in the deanery.

Rev'd Esther Foss.

SACRISTAN

I do not think there were any great changes during the course
of the year. Eve continues to produce new youngsters to act as servers and she makes a very good job of training them. It is so nice to see them involved with the service and we hope new applicants will continue to come along. My thanks go to Danielle who kindly arranges to order any supplies that I may need – she is good at sorting out the best
supplier for that particular item.

Again I would ask if anyone is interested in being a deputy Sacristan – I am not getting any younger! I will happily show
them what I do so that they could decide whether or not it would be something they could consider.

CYNTHIA STANLEY
SACRISTAN

FABRIC, GOODS AND ORNAMENTS

23 Rickman Hill, Coulsdon

The property continues to be managed by Winkworth (Lettings & Management Services),100 High Street, Banstead, SM7 2NN.

The present tenants have been in place now a couple of months short of two years and our feedback is that they are contractually (and location wise) happy. In turn we are not aware of any rental or associated matters of ‘concern’ likely to impact on or affect management relationship. We have been notified on the changes in legislation within the imminent ‘Renters Rights Act 2025’ Phase1. (from 1st May 2026 all tenancies will become periodic assured tenancies in place of fixed-term etc.).

The annual gas safety inspection was carried out in September 2025 and this is due on an annual basis

The Electrical Inspection Condition Report (EICR) is still current. Renewal is due every five years and a next inspection date set for September 2029

Back in January it was reported that the front external wall mounted light fitting / lantern (above front door) failed and this was replaced at a cost of £152.00 by Electrician appointed by messrs Winkworth’s on our instructions.

The property remains in good order.

Proposed West Window
Unsustainable Working, Design and Confidence issues with Architectural practice Howard Fairbairn (MHK) led to termination of their Project Services Contract with St Andrews and the negotiating & securing of Architectural design and management services from messrs Marcus Beale Architects (MBA). The new Architect has submitted draft design proposals (this following feasibility studies with visual design options) on the proposed West Window and ‘on site’ infrastructural services being progressed to confirm safety in design etc.

Collated information accompanied by draft documents anticipated to be submitted for approval May 2026. On approval we anticipate a four/five-week tendering period with work commencing on site late Summer / early Autum, Our thanks for the donations received from the congregation towards the cost of this important (if sometimes a bit challenging) project.

Church grounds (Maintenance / upkeep)
The contract with Stobart Gardening Services has come to an end in February this year and so we are now in the process of inviting suitable contractors to submit a fixed price quotation for the management of our grounds (lawn & shrubs care etc.).
We are grateful to the kind volunteers who have been pruning the roses in the Garden of Remembrance, and to Ken and Jill George for the beautiful floral displays in the pots outside of the main Church entrance. -thank you all-.

Garden of Remembrance extension
As previously agreed by the PCC, we will concentrate on the proposed renewal of the West Window first before progressing this project further.

Church and hall boilers
The 2No. commercial Gas Boilers serving the Church (Boiler Room undercroft area) and 1No. serving the Hall (north side Boiler Room) are update with servicing and inspection requirements (all serviced September 2025) and all is in working order.
The fan assisted radiators in the Church (including Choir vestry & Mezzanine) are approaching an area of maintenance to rid the system of (a) dead legs / vacuum (b) air in system & (c) forced vent issues (some units blowing cold air only), The easiest of the 3No. above is to try to bleed (release air) at all radiators and this would need to be deferred to Summer Months. Other Areas and

options will introduce noticeable costs in addition to Boiler servicing

Sides persons
We are still short of volunteers, but we have three young ladies from Reigate College who are volunteering every Sunday morning. Doreen Sylvester remains very helpful and prepares the prayer and hymn books along with the information sheet when she is at the Eucharist service, Many thanks Doreen. Our thanks go to the members of the congregation who are appointed as sides persons and do so much to provide a warm welcome. -thank you-.

Internet System
Now available in church and in the hall area, thanks to Toni. This is very helpful for our Payaz machine for donations.

Sound System
Thanks to a generous donation we are now in a position to remedy the faults in our existing sound system. Two companies have so far been to inspect the existing system. There are a number of outstanding 'practical' questions which we are currently seeking answers to whilst researching alternatives / options all prior to reporting and making recommendation.

Goods and Ornaments
All present and correct.

Maintenance
In addition to Toni's hard work, thanks go to Bob Charman and Bob Witham for helping with regular maintenance tasks relating to the church, hall and grounds - again Thanks Bob W, Bob C great support and appreciation – (*TB).*

Our Church

Our congregation is growing with many families with young children joining in our worship on Sundays which is wonderful to see. Diocesan Safeguarding measures are in place. Karen and S.J are our appointed parish safeguarding officers. All causes for concern are confidential and dealt with sensitivity.

Finally, this is Sheila's last term as Church Warden. "Thanks go to Esther, Toni and the congregation for their continuing support. I have learnt a lot about church matters in the last 6 years. I wish the incoming Church Warden every success."

Sheila Linney and Toni Best.
Church Wardens

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, COULSDON.
TRUSTEES REPORT 2025

St Andrew's Vision Statement – 'A joyful, daring, diverse and generous Christian community, setting the world alight with the love of God.'

Aim and Purposes
St. Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Esther Foss, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church Hall and the property at 23 Rickman Hill.

Objectives and Activities
The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Andrew's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our parish community through:

• Worship and prayer: learning about the Gospel; developing knowledge of the Christian faith and deepening our relationship with God.
• Provision of pastoral care for people living in the parish and those outside the parish but who worship at St Andrew's.
• Missionary and outreach work to people of all ages.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Andrew and the Church Hall.

Structure, governance and management
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, churchwardens, diocesan reader, deanery synod representatives 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.

Catherine Atkinson was elected to the role of Electoral Roll Officer by the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on 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 five times during 2025 and twice for extraordinary meetings.

The Standing Committee is required by law and has the authority to transact the business of the PCC between meetings, subject to any directions given by the PCC.

Given its wide responsibilities the PCC has three subcommittees: the Finance Committee, the Leadership Committee and the West Window Renewal Project Subcommittee. These subcommittees are responsible to the PCC and report back to it with minutes of their decisions being received by the full PCC and discussed as necessary.

Risk management
The Parochial Church Council has a duty to identify and review risks to which the charity is exposed and ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Parochial Church Council has assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity also child and vulnerable persons safeguarding and are satisfied that systems are in place to mitigate exposure to major risks.

Administration
St. Andrew's Church is situated on Woodmansterne Road, Coulsdon. It is part of the Diocese of Southwark within the Church of England. The correspondence address is: The Parish Office, St Andrew's Church, Woodmansterne Road, Coulsdon, Surrey CR5 2DD.

The Parochial Church Council (PCC) is an unincorporated charity body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measures.
The Charity registration number for St Andrew's is 1134597.

PCC members who have served at any time from 1st January 2025 until the date this report was approved are:

Ex Officio members

Vicar and Chairperson:	Rev Canon Esther Foss
Reader:	Gerry Daley
Churchwardens:	Sheila Linney
	Toni Best
Deanery Synod reps:	Jenny Atkinson (CPLM)
	Audra Proctor
	Jo Denvil
PCC Secretary:	Katie Burrows

Elected members who have served at any time from 1st January 2025 were:
Catherine Atkinson
Julie Best
Karen Bowey
Katie Burrows
Sara Jane Davidson
Christine Firat
Monica Jefford
John Linney
Allison North
Lauren Powell
Danielle Stobart
Beth ten Cate
Beryl Tetlow
Julie Webb

Members stepping down in 2025 were:
John Linney

Christine Firat
Beryl Tetlow
Sara Jane Davidson

Members appointed during 2025 were:
Danielle Stobart
Beryl Tetlow
Karen Bowey
Sarah-Jane Davidson
Beth ten Cate

Standing Committee members who have served at any time from 1st January 2025 are:
Rev'd Canon Esther Foss
Toni Best (Church warden)
Sheila Linney (Church warden)
Gerry Daley (Reader)
Jenny Atkinson (CPLM)
John Linney (Treasurer)

Finance Committee members who have served at any time from 1st January 2025 are:
Toni Best
Gerry Daley
Rev'd Canon Esther Foss
Jan Goddard
John Linney
Sheila Linney
Audra Proctor

Leadership Committee Members who have served at any time from 1st January 2025 are:
Rev'd Canon Esther Foss
Jenny Atkinson
Toni Best
Gerry Daley
Sheila Linney

West Window Renewal Project Subcommittee members who have served at any time from 1st January 2025 are:
Jenny Atkinson
Toni Best
Gerry Daley
Rev'd Canon Esther Foss
John Linney
David Pritchard
Bob Witham

Financial Report and Overview 2025-2026

A. Financial results

The financial results for 2025 show a year of underlying pressure, offset in part by strong income streams and one-off contributions, alongside significant developments in financial systems and administration.

	2025	2024	Var (less)
	£	£	£
General Fund	(35,822)	(27,614)	(8,208)
Hall Fund (Net)	7,440	2,173	5,267
Rickman Hill (Net)	19,769	7,358	2,527
Other Transfers	0	9,884	0
Total General Funds (exc Investment)	**(8,613)**	**(8,199)**	**(414)**
Investment (Loss)	(11,164)	6,248	(17,412)
Total General Funds (plus Investment)	**(19,777)**	**(1,951)**	**(17,826)**
West Window Fund	1,193	17,303	(16,110)
Sound System	25,000	0	25,000
Organ Fund	(1,356)	(1,680)	324
Total Movement	**5,060**	**13,672**	**(8,612)**

At the core of Parish finances, the General Fund deficit increased from £27,614 in 2024 to £35,822 in 2025, a deterioration of £8,208. This reflects the ongoing challenges that regular income continues to fall short of meeting day-to-day expenditure.

There were, however, encouraging improvements in key income areas.

Net Hall income increased significantly from £2,173 to £7,440, a rise of £5,267, reflecting the continued effort to maximise use of Parish facilities. Net Income from Rickman Hill also remained a vital and growing source of support, contributing £19,769 compared to £7,358 in 2024, and continues to play a critical role in underpinning the Parish's financial position.

Overall, total General Funds excluding investments showed a deficit of £8,613, broadly in line with the £8,199 deficit reported in 2024. This indicates that, despite pressures, the underlying operating position has remained relatively stable.

Investment performance, however, had a significant negative impact. In 2025, investments recorded a loss of £11,164 compared to a gain of £6,248 in 2024, representing a negative swing of £17,412. As a result, total General Funds including investments moved to a deficit of £19,777, compared to a deficit of £1,951 in the previous year.

Within designated funds, a major feature of the year was the receipt of a £25,000 donation towards the Sound System. This one-off contribution had a substantial positive impact on the overall position and critically our cashflow, effectively masked an underlying operational shortfall of approximately £8,700.

Taking all movements into account, the total movement across all funds was a surplus of £5,060, compared to £13,672 in 2024, a reduction of £8,612.

B. Other Developments

Alongside these financial results, 2025 has been a year of significant development in financial systems and administration. We successfully transitioned in September 2025 to a newer online version of our Data Developments platform with new Accounting, Donations and Salaries packages. These upgrades have enhanced the Charities security and efficiency and allows multiple authorised users to access real-time financial data simultaneously, improving transparency and collaboration.

Since December 2025, the Salary Module within the Data Developments suite has also been implemented, meaning that accounting, donations, and payroll are now fully integrated within a modern financial system. This represents a significant milestone, and future mandatory updates are expected to be incorporated automatically through the UK system, ensuring ongoing compliance.

Looking ahead, the Finance Committee has reviewed the 2026 budget and identified several important considerations. A potential rent increase at 23 Rickman Hill will be brought to the PCC for discussion. Hall hire income continues to grow, reflecting the hard work of Chris Firat and Danielle. The increase in the London Living Wage to £14.80 per hour from October 2025 was actioned. Progress on the West Window project is expected to resume with a new architect in place, and it is anticipated that a stewardship campaign will be launched post the AGM.

The financial outlook ahead remains challenging. The 2026 budget currently forecasts a shortfall of circa £166,000, reflecting the upcoming West Window Project and rising operational costs. So careful financial planning, continued stewardship, and further development of income streams will be essential to address this gap.

C. Summary

In summary, while the Parish remains financially stable, the results for 2025 highlight a reliance on key income sources such as Rickman Hill and hall hire, together with the invaluable one-off donations. Regular income continues to fall short of expenditure, and investment volatility adds further uncertainty. So, strengthening regular giving, maintaining core income streams, and careful financial management will be critical priorities as we move into 2026.

Signed on behalf of the Trustees on by:

Finance Committee

Independent Examiner's Report to the Trustees of Parochial Church Council of St Andrew's Church, Coulsdon

Independent examiner's report to the Parochial Church Council of St Andrew's Church, Coulsdon

I report to the charity trustees, being the Parochial Church Council, on my examination of the accounts, set out on pages 7 to 16, of the Parochial Church Council of St Andrew's Church, Coulsdon (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
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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Brian Clifford FCA
Shaw Gibbs Limited
Salatin House,
19 Cedar Road
Sutton
Surrey
SM2 5DA

Date: 3rd May 2026

For the year from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Incoming resources					
Income from donors, investments and PCC activities	-	-	-	-	-
Donated income	61,135	25,000	1,940	88,075	91,764
Income from PCC activities	14,428	-	331	14,759	12,989
Investment income	31,944	-	-	31,944	21,693
Incoming resources from charitable activities	3,262	-	-	3,262	2,547
Other incoming resources	918	-	-	918	491
Total income	**111,687**	**25,000**	**2,270**	**138,957**	**129,485**
Resources used					
Cost of generating funds	1,377	-	-	1,377	176
Fundraising trading cost of goods sold and other costs	269	-	-	269	973
Grants	3,000	-	-	3,000	2,800
Activities directly relating to the work of the Church	109,779	-	2,434	112,213	109,964
Church management and administration	5,874	-	-	5,874	8,148
Total expenditure	**120,300**	-	**2,434**	**122,734**	**122,062**
Net income / (expenditure) resources before transfer	**(8,613)**	**25,000**	**(164)**	**16,224**	**7,423**
Transfers:					
Gross transfers between funds - in	-	-	-	-	9,884
Gross transfers between funds - out	-	-	-	-	(9,884)
Other recognised gains / losses					
Gains/losses on investment assets	(11,164)	-	-	(11,164)	6,248
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	**(19,776)**	**25,000**	**(164)**	**5,060**	**13,672**
Reconciliation of funds					
Total funds brought forward	**847,088**	**1,347**	**45,950**	**894,385**	**880,714**
Total funds carried forward	**827,312**	**26,347**	**45,786**	**899,445**	**894,385**

BALANCE SHEET AT 31 DECEMBER 2025
St. Andrew's Church, Coulsdon

	Note	As at 31/12/2025	As at 31/12/2024
Fixed assets			
Tangible Assets	5	600,000	600,000
Investments	4	268,080	279,244
		868,080	879,244
Current assets			
Debtors	6	8,025	
Cash At Bank And In Hand	7	27,563	21,127
		35,588	21,127
Liabilities			
Creditors: Amounts Falling Due In One Year		4,193	5,985
		4,193	5,985
Net current assets less current liabilities		31,395	15,141
Total assets less current liabilities		899,475	894,385
Liabilities			
Total net assets less liabilities		899,475	894,385
Represented by			
Unrestricted			
Unrestricted - General Funds		11,340	11,340
Unrestricted - General Funds		9,568	2,127
Unrestricted - General Funds		206,434	233,621
Unrestricted - General Funds		600,000	600,000
Designated			
Designated - Choir in mem. Mollie C		1,222	1,222
Designated - Sound System		25,000	
Designated - WHISKINFLOWERFUND		125	125
Restricted			
Restricted - Organ Fund (repair & refurbishment of organ)		6,966	8,320
Restricted - West Window replacement		38,821	37,631
Endowment			
Fund Totals		899,475	894,385

Approved by the Parochial Church Council on - 3rd May 2026 and signed on its behalf by:
Rev. E Foss, Chairman

NOTES TO THE FINANCIAL STATEMENTS
For the year ending 31 December 2025

Note 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 the Republic of Ireland [FRS 102] [effective 1 January 2019], Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

The financial statements include all transactions, assets and liabilities for which the trustees can be held responsible in law. These do not include the financial statements of the church groups that owe affiliation to another body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes by the PCC. Funds designated for a purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in Note 11. Endowment funds, where the capital must be retained, are explained in Note 11.

Incoming Resources

Voluntary income and capital resources
Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised only when received. Tax recoverable on Gift Aid donations is recognised when the donation to which they relate is received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its receipt by the PCC is reasonably certain.

Funds raised by the Summer Fair, Christmas Market and similar events are accounted for gross.

Sales of books and magazines from the Church bookstall are accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is due.

Income from investments

Dividends are accounted for when due and payable, and interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments

Realised gains are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December 2025.

Financial Instruments

The Church only has financial assets and 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.

Currency

The Church's functional and presentational currency is pounds Sterling [GBP].

Resources used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December 2025 is provided for in these financial statements as an operational [though not a legal] liability and is shown as a creditor in the Balance sheet.

Fixed Assets

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by the Charities Act 2011.

Movable church furnishings held by the vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church's inventory, which can be inspected [at any reasonable time].

For inalienable property acquired prior to 2001 there is insufficient cost information and therefore such assets are not valued in the financial statements. Items acquired since January 2001 have been capitalised and depreciated in the financial statements over their currently anticipated useful economic life on a straight-line basis.

Property for Church use

The Hall and curate's house [so long as required for a curate by the PCC] is valued at original valuation when first brought into the accounts.

All expenditure incurred during the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2001 is written off.

Other fixtures, fittings and office equipment

Equipment used within church premises is depreciated on a straight-line basis over 3 or 5 years. Individual items of equipment with a purchase price of £1,000 or less may be written off when the asset is acquired.

Investments

Investments are valued at market value as at 31 December 2025.

Current assets

Amounts owing to the PCC at 31 December 2024 in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the Central Board of Finance Church of England Funds or at the bank.

Analysis of income and expenditure
2025

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Note 2						
Incoming resources						
Income from donors, investments and PCC activities						
0101 - Gift Aid - Bank	43,369	-	-	-	43,369	43,856
0110 - Gift Aid - Envelopes	835	-	-	-	835	1,155
0201 - Other planned giving (non GA)	465	-	-	-	465	585
0301 - Loose plate collections	1,347	-	-	-	1,347	2,140
0302 - Contactless giving - service	1,564	-	-	-	1,564	931
0501 - One-off Gift Aid gifts	430	-	-	-	430	1,565
0550 - Donations and appeals etc	671	20,000	1,940	-	22,611	16,090
0601 - Tax recoverable on Gift Aid	12,430	5,000	-	-	17,430	15,442
0701 - Legacies	-	-	-	-	-	10,000
0901 - Sundry donations	24	-	-	-	24	-
1240 - Church hall lettings - fund raising	13,959	-	-	-	13,959	10,151
1301 - Fund raising events	469	-	331	-	800	2,838
1001 - Dividends	7,786	-	-	-	7,786	7,578
1020 - Bank and building society interest	157	-	-	-	157	115
1030 - Rent (23 Rickman Hill)	24,000	-	-	-	24,000	14,000
Income from donors, investments and PCC activities	107,507	25,000	2,270	-	134,777	126,447
Incoming resources from charitable activities						
1101 - Fees - weddings/funerals (gross)	2,513	-	-	-	2,513	1,763
1270 - Coffee sales	749	-	-	-	749	784
Incoming resources from charitable activities Totals	3,262	-	-	-	3,262	2,547
Other incoming resources						
1330 - Other sundry income	918	-	-	-	918	491
Other incoming resources Totals	918	-	-	-	918	491
Incoming resources from donors						
Incoming resources Grand totals	111,687	25,000	2,270	-	138,957	129,485

Analysis of income and expenditure
2025

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Note 3						
Resources used						
Cost of generating funds						
1730 - Fund raising expenses	269	-	-	-	269	973
2201 - Mission expenses	1,377	-	-	-	1,377	176
Cost of generating funds Totals	1,647	-	-	-	1,647	1,149
Grants						
1830 - Giving to overseas missions	1,500	-	-	-	1,500	1,400
1850 - Giving to home missions	1,500	-	-	-	1,500	1,400
Grants Totals	3,000	-	-	-	3,000	2,800
Activities directly relating to the work of the Church						
1851 - Messy Church	332	-	-	-	332	314
1910 - Diocesan quota	63,252	-	-	-	63,252	61,116
2001 - Assistant staff expenses	82	-	-	-	82	-
2050 - Salaries	16,786	-	-	-	16,786	16,597
2051 - Salaries - HMRC deductions	2,732	-	-	-	2,732	2,271
2101 - Incumbents expenses	1,113	-	-	-	1,113	804
2170 - Junior church	-	-	-	-	-	8
2180 - Outreach expenses	1,044	-	-	-	1,044	487
2320 - Choir expenses	37	-	-	-	37	-
2330 - Church maintenance	645	-	-	-	645	1,049
2340 - Upkeep of services & organ	1,430	-	1,354	-	2,784	3,638
2350 - Upkeep of churchyard	1,705	-	-	-	1,705	1,852
2360 - Sundry expenses	82	-	-	-	82	1,231
2370 - Professional Fees etc.	1,948	-	1,080	-	3,028	1,944
2400 - Expenses of weddings & funerals	1,278	-	-	-	1,278	685
2410 - Church running costs	455	-	-	-	455	1,780
2430 - Church running - insurance	4,247	-	-	-	4,247	4,137
2440 - Church running heat and light	6,286	-	-	-	6,286	2,963
2520 - Hall misc running costs	-	-	-	-	-	15
2550 - Hall running - insurance	1,817	-	-	-	1,817	1,770
2561 - Hall Cost -Misc	-	-	-	-	-	425
2590 - Hall running - heating & lighting	4,507	-	-	-	4,507	5,930
2701 - Church major repairs - structure	-	-	-	-	-	950
Activities directly relating to the work of the Church Totals	109,779	-	2,434	-	112,213	109,964
Church management and administration						
2130 - 23 Rickman Hill expenses	4,230	-	-	-	4,230	6,642
2145 - Sundry administrative expenses	-	-	-	-	-	8
2310 - Stationery postage telephone	1,644	-	-	-	1,644	1,497
Church management and administration Totals	5,874	-	-	-	5,874	8,148
Resources used Grand totals	120,300	-	2,434	-	122,734	122,062

4 INVESTMENTS

Quoted Investments	2025 £	2024 £
Market Value at 1 January	279,243	272,995
Assets liquidised	0	0
Gains realised in 2023	0	0
Revaluation gains/[losses]	(11,163)	6,248
Market Value at 31 December	268,080	279,243

These investments are held by Diocesan Trustees on behalf of the PCC; the PCC follows an 'ethical' investment policy.

5 FIXED ASSETS HELD FOR THE PCC'S OWN USE

		Freehold Buildings	Land & At Valuation	Equipment At Cost	Total
			£	£	£
Cost or valuation	at 1 January 2025		600,000	4,157	604,157
	Additions		0	0	0
	Disposals		0	0	0
	at 31 December 2025		600,000	4,157	604,157
Depreciation	at 1 January 2025		-	4,157	4,157
	Charge for the year		-	0	0
	Disposals		-	0	0
	at 31 December 2025		-	4,157	4,157
Net book value	at 1 January 2025		600,000	0	600,000
	at 31 December 2025		**600,000**	**0**	**600,000**

Freehold Land & Buildings comprise

a) St Andrew's Church hall. Valuation utilised is the re-instatement cost as recommende by the PCC's Insurance Company (£500,000).

b) 23 Rickman Hill. Estimated value in use in 1999 by the PCC (£100,000 The property was purchased for use by the Curate at St Andrew's This is considerably undervalued

6 DEBTORS

	2025 £	2024 £
Tax recoverable on Gift Aid	8,025	0
Others	0	
	8,025	**0**

7 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Accruals	4,193	5,985
	4,193	**5,985**

8 STAFF COSTS

	2025 £	2024 £
Salaries	18,518	18,867
	18,518	**18,867**

During the year the PCC employed 3 persons [2024:3], who did not earn £60,000 pa or more.

9 TRANSACTIONS WITH PCC MEMBERS

There were no disclosable transactions in respect of PCC members(Trustees), persons closely connected with them or other related parties except for one person who was employed to administer the Church office at £3,217. There were no pension or other benefits. Apart from this no trustee was reimbursed any personal expenses incurred by them for services provided on behalf of the Church. No trustee donations to a Restricted fund (2024 - £3,000).
The total amount of donations received by the church from the Trustees during the period was £8,960 [2024 - £15,000].

10 PROFESSIONAL FEES

	2025 £	2024 £
Independent examination fee	972	924

11 FUND DETAILS & MOVEMENTS	2025	2024
a) **Unrestricted funds**	**£**	**£**
i) *General Reserve*		
Balance 1/1/25	233,620	243,086
Add incoming resources	111,686	109,061
Deduct outgoing resources	(120,299)	(112,720)
Gains/Losses on investments	(11,163)	6,248
Transfer From Rickman Hill fund	0	(9,883)
Transfer to Hall Fund	(7,440)	(2,172)
Balance 31/12/25	**206,404**	**233,620**
ii) *Church Hall Fund (to cover repairs/renewals for the Church Hall)*		
Balance1/1/25	2,128	(44)
Net transfer (to)/from General Reserve	7,440	2,172
Balance31/12/25	**9568**	**2,128**
iii) *Building Fund (to cover major works to Church buildings)*		
Balance 1/1/25	11340	11,340
Balance 31/12/25	**11,340**	**11,340**
iv) *Property Revaluation Reserve - 23 Rickman Hill and Church hall*		
Balance 1/1/25	600,000	600,000
Balance 31/12/25	**600,000**	**600,000**
Total Unrestricted Funds	**827,312**	**847,088**
b) Restricted Funds		
i) Organ Fund		
Balance 31/1/25	8320	9999
Donation	0	(1,679)
Expenditure	(1,356)	0
Balance 31/12/25	**6,964**	**8,320**
ii) *West Window Fund*		
Balance 1/1/25	37,630	20,328
Expenditure	(1,080)	(1,020)
Donations	2,273	18,322
Balance31/12/25	**38,823**	**37,630**
Total Restricted Funds	**45,787**	**45,950**
c) Designated Funds		
I) Balance /1/25	1,221	1221
Balance 31/12/25	**1,221**	**1,221**
II) *Whiskin Flower Fund*		
Balance 1/1/25	125	125
Balance 31/12/25	**125**	**125**
III) Sound system		
Donation	25,000	0
Balance 31/12/25	**25,000**	**0**
Total Designated Funds	**26,346**	**1,346**
TOTAL FUNDS	**899,445**	**894,385**

12 BUILDING FUND

The Building Fund is an unrestricted fund of the PCC holding funds set aside for future maintenance of the church building. The last Quinquennial Inspection was undertaken in May 2023 A programme of work is being undertaken as a result of the inspection.

13 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Designated Fund	Restricted Funds	Total
	£	£	£	£
Fixed assets	827,312	0	39,250	866,562
Current assets	0	26,347	10,730	37,076
	827,312	26,347	49,980	903,638
Current liabilities	0	0	(4,193)	(4,193)
Fund balances	**827,312**	**26,347**	**45,786**	**899,445**

14 APPEALS & GRANTS

	(Authorised by PCC)	Special Appeals	Total 2025	Total 2024
Grants	£		£	£
Overseas [Total 1,400]				
Action aid	500		500	
Medicine Sans Frontieres				350
Shelterbox	500		500	350
Smilr Train	500		500	350
USPG (Mission)				350
At Home	1,500		1,500	1,400
Domestic Violence Bromley and Croydon Women's Aid				350
Christians Against Poverty	500		500	
London Friend	500		500	
Ryan MS Therapy [Sutton]				350
Bishopo Fund		157	157	
Just Good friends		350	350	
Royal Marsden		192	192	
Childrens Trust		291	291	
The Children's Society				350
Sutton Women Centre	500		500	350
	1,500	990	2,490	1,400
Total	3,000	990	3,990	2,800

15 CAPITAL COMMITMENTS

There were no capital commitments at 31 December 2025 (2024 nil)

St. Andrew's Church, Coulsdon
Sofa Separate Designated
For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Incoming resources					
Income from donors, investments and PCC activities	-	-	-	-	-
Donated income	73,941	-	17,823	91,764	80,170
Income from PCC activities	12,489	-	500	12,989	12,846
Investment income	19,593	2,100	-	21,693	23,195
Incoming resources from charitable activities	2,547	-	-	2,547	3,080
Other incoming resources	491	-	-	491	455
Incoming resources from donors	-	-	-	-	-
Youth Group	-	-	-	-	-
Agency Collections	-	-	-	-	-
Total income	109,062	2,100	18,323	129,485	119,746
Resources used					
Cost of generating funds	176	-	-	176	437
Cost of generating voluntary income	-	-	-	-	-
Fundraising trading cost of goods sold and other costs	973	-	-	973	362
Investment management costs	-	-	-	-	-
Grants	2,800	-	-	2,800	2,600
Activities directly relating to the work of the Church	107,265	-	2,700	109,964	108,224
Church management and administration	1,506	6,642	-	8,148	10,565
Total expenditure	112,719	6,642	2,700	122,062	122,187
Net income / (expenditure) resources before transfer	(3,657)	(4,542)	15,623	7,423	(2,441)
Transfers:					
Gross transfers between funds - in	-	9,884	-	9,884	-
Gross transfers between funds - out	(9,884)	-		(9,884)	-
Other recognised gains / losses					
Gains/losses on investment assets	6,248	-	-	6,248.44	23,662.91
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	
Net movement in funds	(7,292)	5,341.44	15,622.73	13,671.73	21,221.47
Reconciliation of funds					
Total funds brought forward	854,380.88	(3,995)	30,328	880,714	859,492
Total funds carried forward	847,088	1,347	45,950	894,385	880,714

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, COULSDON.
TRUSTEES REPORT 2025

St Andrew's Vision Statement – 'A joyful, daring, diverse and generous Christian community, setting the world alight with the love of God.'

Aim and Purposes
St. Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Esther Foss, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church Hall and the property at 23 Rickman Hill.

Objectives and Activities
The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Andrew's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our parish community through:

• Worship and prayer: learning about the Gospel; developing knowledge of the Christian faith and deepening our relationship with God.
• Provision of pastoral care for people living in the parish and those outside the parish but who worship at St Andrew's.
• Missionary and outreach work to people of all ages.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Andrew and the Church Hall.

Structure, governance and management
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, churchwardens, diocesan reader, deanery synod representatives 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.

Catherine Atkinson was elected to the role of Electoral Roll Officer by the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on 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 five times during 2025 and twice for extraordinary meetings.

The Standing Committee is required by law and has the authority to transact the business of the PCC between meetings, subject to any directions given by the PCC.

Given its wide responsibilities the PCC has three subcommittees: the Finance Committee, the Leadership Committee and the West Window Renewal Project Subcommittee. These subcommittees are responsible to the PCC and report back to it with minutes of their decisions being received by the full PCC and discussed as necessary.

Risk management
The Parochial Church Council has a duty to identify and review risks to which the charity is exposed and ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Parochial Church Council has assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity also child and vulnerable persons safeguarding and are satisfied that systems are in place to mitigate exposure to major risks.

Administration
St. Andrew's Church is situated on Woodmansterne Road, Coulsdon. It is part of the Diocese of Southwark within the Church of England. The correspondence address is: The Parish Office, St Andrew's Church, Woodmansterne Road, Coulsdon, Surrey CR5 2DD.

The Parochial Church Council (PCC) is an unincorporated charity body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measures.
The Charity registration number for St Andrew's is 1134597.

PCC members who have served at any time from 1st January 2025 until the date this report was approved are:

Ex Officio members

Vicar and Chairperson:	Rev Canon Esther Foss
Reader:	Gerry Daley
Churchwardens:	Sheila Linney
	Toni Best
Deanery Synod reps:	Jenny Atkinson (CPLM)
	Audra Proctor
	Jo Denvil
PCC Secretary:	Katie Burrows

Elected members who have served at any time from 1st January 2025 were:
Catherine Atkinson
Julie Best
Karen Bowey
Katie Burrows
Sara Jane Davidson
Christine Firat
Monica Jefford
John Linney
Allison North
Lauren Powell
Danielle Stobart
Beth ten Cate
Beryl Tetlow
Julie Webb

Members stepping down in 2025 were:
John Linney

Christine Firat
Beryl Tetlow
Sara Jane Davidson

Members appointed during 2025 were:
Danielle Stobart
Beryl Tetlow
Karen Bowey
Sarah-Jane Davidson
Beth ten Cate

Standing Committee members who have served at any time from 1st January 2025 are:
Rev'd Canon Esther Foss
Toni Best (Church warden)
Sheila Linney (Church warden)
Gerry Daley (Reader)
Jenny Atkinson (CPLM)
John Linney (Treasurer)

Finance Committee members who have served at any time from 1st January 2025 are:
Toni Best
Gerry Daley
Rev'd Canon Esther Foss
Jan Goddard
John Linney
Sheila Linney
Audra Proctor

Leadership Committee Members who have served at any time from 1st January 2025 are:
Rev'd Canon Esther Foss
Jenny Atkinson
Toni Best
Gerry Daley
Sheila Linney

West Window Renewal Project Subcommittee members who have served at any time from 1st January 2025 are:
Jenny Atkinson
Toni Best
Gerry Daley
Rev'd Canon Esther Foss
John Linney
David Pritchard
Bob Witham

Financial Report and Overview 2025-2026

A. Financial results

The financial results for 2025 show a year of underlying pressure, offset in part by strong income streams and one-off contributions, alongside significant developments in financial systems and administration.

	2025	2024	Var (less)
	£	£	£
General Fund	(35,822)	(27,614)	(8,208)
Hall Fund (Net)	7,440	2,173	5,267
Rickman Hill (Net)	19,769	7,358	2,527
Other Transfers	0	9,884	0
Total General Funds (exc Investment)	**(8,613)**	**(8,199)**	**(414)**
Investment (Loss)	(11,164)	6,248	(17,412)
Total General Funds (plus Investment)	**(19,777)**	**(1,951)**	**(17,826)**
West Window Fund	1,193	17,303	(16,110)
Sound System	25,000	0	25,000
Organ Fund	(1,356)	(1,680)	324
Total Movement	**5,060**	**13,672**	**(8,612)**

At the core of Parish finances, the General Fund deficit increased from £27,614 in 2024 to £35,822 in 2025, a deterioration of £8,208. This reflects the ongoing challenges that regular income continues to fall short of meeting day-to-day expenditure.

There were, however, encouraging improvements in key income areas.

Net Hall income increased significantly from £2,173 to £7,440, a rise of £5,267, reflecting the continued effort to maximise use of Parish facilities. Net Income from Rickman Hill also remained a vital and growing source of support, contributing £19,769 compared to £7,358 in 2024, and continues to play a critical role in underpinning the Parish's financial position.

Overall, total General Funds excluding investments showed a deficit of £8,613, broadly in line with the £8,199 deficit reported in 2024. This indicates that, despite pressures, the underlying operating position has remained relatively stable.

Investment performance, however, had a significant negative impact. In 2025, investments recorded a loss of £11,164 compared to a gain of £6,248 in 2024, representing a negative swing of £17,412. As a result, total General Funds including investments moved to a deficit of £19,777, compared to a deficit of £1,951 in the previous year.

Within designated funds, a major feature of the year was the receipt of a £25,000 donation towards the Sound System. This one-off contribution had a substantial positive impact on the overall position and critically our cashflow, effectively masked an underlying operational shortfall of approximately £8,700.

Taking all movements into account, the total movement across all funds was a surplus of £5,060, compared to £13,672 in 2024, a reduction of £8,612.

B. Other Developments

Alongside these financial results, 2025 has been a year of significant development in financial systems and administration. We successfully transitioned in September 2025 to a newer online version of our Data Developments platform with new Accounting, Donations and Salaries packages. These upgrades have enhanced the Charities security and efficiency and allows multiple authorised users to access real-time financial data simultaneously, improving transparency and collaboration.

Since December 2025, the Salary Module within the Data Developments suite has also been implemented, meaning that accounting, donations, and payroll are now fully integrated within a modern financial system. This represents a significant milestone, and future mandatory updates are expected to be incorporated automatically through the UK system, ensuring ongoing compliance.

Looking ahead, the Finance Committee has reviewed the 2026 budget and identified several important considerations. A potential rent increase at 23 Rickman Hill will be brought to the PCC for discussion. Hall hire income continues to grow, reflecting the hard work of Chris Firat and Danielle. The increase in the London Living Wage to £14.80 per hour from October 2025 was actioned. Progress on the West Window project is expected to resume with a new architect in place, and it is anticipated that a stewardship campaign will be launched post the AGM.

The financial outlook ahead remains challenging. The 2026 budget currently forecasts a shortfall of circa £166,000, reflecting the upcoming West Window Project and rising operational costs. So careful financial planning, continued stewardship, and further development of income streams will be essential to address this gap.

C. Summary

In summary, while the Parish remains financially stable, the results for 2025 highlight a reliance on key income sources such as Rickman Hill and hall hire, together with the invaluable one-off donations. Regular income continues to fall short of expenditure, and investment volatility adds further uncertainty. So, strengthening regular giving, maintaining core income streams, and careful financial management will be critical priorities as we move into 2026.

Signed on behalf of the Trustees on by:

Finance Committee

Independent Examiner's Report to the Trustees of Parochial Church Council of St Andrew's Church, Coulsdon

Independent examiner's report to the Parochial Church Council of St Andrew's Church, Coulsdon

I report to the charity trustees, being the Parochial Church Council, on my examination of the accounts, set out on pages 7 to 16, of the Parochial Church Council of St Andrew's Church, Coulsdon (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
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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Brian Clifford FCA
Shaw Gibbs Limited
Salatin House,
19 Cedar Road
Sutton
Surrey
SM2 5DA

Date: 3rd May 2026

For the year from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Incoming resources					
Income from donors, investments and PCC activities	-	-	-	-	-
Donated income	61,135	25,000	1,940	88,075	91,764
Income from PCC activities	14,428	-	331	14,759	12,989
Investment income	31,944	-	-	31,944	21,693
Incoming resources from charitable activities	3,262	-	-	3,262	2,547
Other incoming resources	918	-	-	918	491
Total income	**111,687**	**25,000**	**2,270**	**138,957**	**129,485**
Resources used					
Cost of generating funds	1,377	-	-	1,377	176
Fundraising trading cost of goods sold and other costs	269	-	-	269	973
Grants	3,000	-	-	3,000	2,800
Activities directly relating to the work of the Church	109,779	-	2,434	112,213	109,964
Church management and administration	5,874	-	-	5,874	8,148
Total expenditure	**120,300**	-	**2,434**	**122,734**	**122,062**
Net income / (expenditure) resources before transfer	**(8,613)**	**25,000**	**(164)**	**16,224**	**7,423**
Transfers:					
Gross transfers between funds - in	-	-	-	-	9,884
Gross transfers between funds - out	-	-	-	-	(9,884)
Other recognised gains / losses					
Gains/losses on investment assets	(11,164)	-	-	(11,164)	6,248
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	**(19,776)**	**25,000**	**(164)**	**5,060**	**13,672**
Reconciliation of funds					
Total funds brought forward	**847,088**	**1,347**	**45,950**	**894,385**	**880,714**
Total funds carried forward	**827,312**	**26,347**	**45,786**	**899,445**	**894,385**

BALANCE SHEET AT 31 DECEMBER 2025
St. Andrew's Church, Coulsdon

	Note	As at 31/12/2025	As at 31/12/2024
Fixed assets			
Tangible Assets	5	600,000	600,000
Investments	4	268,080	279,244
		868,080	879,244
Current assets			
Debtors	6	8,025	
Cash At Bank And In Hand	7	27,563	21,127
		35,588	21,127
Liabilities			
Creditors: Amounts Falling Due In One Year		4,193	5,985
		4,193	5,985
Net current assets less current liabilities		31,395	15,141
Total assets less current liabilities		899,475	894,385
Liabilities			
Total net assets less liabilities		899,475	894,385
Represented by			
Unrestricted			
Unrestricted - General Funds		11,340	11,340
Unrestricted - General Funds		9,568	2,127
Unrestricted - General Funds		206,434	233,621
Unrestricted - General Funds		600,000	600,000
Designated			
Designated - Choir in mem. Mollie C		1,222	1,222
Designated - Sound System		25,000	
Designated - WHISKINFLOWERFUND		125	125
Restricted			
Restricted - Organ Fund (repair & refurbishment of organ)		6,966	8,320
Restricted - West Window replacement		38,821	37,631
Endowment			
Fund Totals		899,475	894,385

Approved by the Parochial Church Council on - 3rd May 2026 and signed on its behalf by:
Rev. E Foss, Chairman

NOTES TO THE FINANCIAL STATEMENTS
For the year ending 31 December 2025

Note 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 the Republic of Ireland [FRS 102] [effective 1 January 2019], Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

The financial statements include all transactions, assets and liabilities for which the trustees can be held responsible in law. These do not include the financial statements of the church groups that owe affiliation to another body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes by the PCC. Funds designated for a purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in Note 11. Endowment funds, where the capital must be retained, are explained in Note 11.

Incoming Resources

Voluntary income and capital resources
Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised only when received. Tax recoverable on Gift Aid donations is recognised when the donation to which they relate is received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its receipt by the PCC is reasonably certain.

Funds raised by the Summer Fair, Christmas Market and similar events are accounted for gross.

Sales of books and magazines from the Church bookstall are accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is due.

Income from investments

Dividends are accounted for when due and payable, and interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments

Realised gains are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December 2025.

Financial Instruments

The Church only has financial assets and 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.

Currency

The Church's functional and presentational currency is pounds Sterling [GBP].

Resources used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December 2025 is provided for in these financial statements as an operational [though not a legal] liability and is shown as a creditor in the Balance sheet.

Fixed Assets

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by the Charities Act 2011.

Movable church furnishings held by the vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church's inventory, which can be inspected [at any reasonable time].

For inalienable property acquired prior to 2001 there is insufficient cost information and therefore such assets are not valued in the financial statements. Items acquired since January 2001 have been capitalised and depreciated in the financial statements over their currently anticipated useful economic life on a straight-line basis.

Property for Church use

The Hall and curate's house [so long as required for a curate by the PCC] is valued at original valuation when first brought into the accounts.

All expenditure incurred during the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2001 is written off.

Other fixtures, fittings and office equipment

Equipment used within church premises is depreciated on a straight-line basis over 3 or 5 years. Individual items of equipment with a purchase price of £1,000 or less may be written off when the asset is acquired.

Investments

Investments are valued at market value as at 31 December 2025.

Current assets

Amounts owing to the PCC at 31 December 2024 in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the Central Board of Finance Church of England Funds or at the bank.

Analysis of income and expenditure
2025

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Note 2						
Incoming resources						
Income from donors, investments and PCC activities						
0101 - Gift Aid - Bank	43,369	-	-	-	43,369	43,856
0110 - Gift Aid - Envelopes	835	-	-	-	835	1,155
0201 - Other planned giving (non GA)	465	-	-	-	465	585
0301 - Loose plate collections	1,347	-	-	-	1,347	2,140
0302 - Contactless giving - service	1,564	-	-	-	1,564	931
0501 - One-off Gift Aid gifts	430	-	-	-	430	1,565
0550 - Donations and appeals etc	671	20,000	1,940	-	22,611	16,090
0601 - Tax recoverable on Gift Aid	12,430	5,000	-	-	17,430	15,442
0701 - Legacies	-	-	-	-	-	10,000
0901 - Sundry donations	24	-	-	-	24	-
1240 - Church hall lettings - fund raising	13,959	-	-	-	13,959	10,151
1301 - Fund raising events	469	-	331	-	800	2,838
1001 - Dividends	7,786	-	-	-	7,786	7,578
1020 - Bank and building society interest	157	-	-	-	157	115
1030 - Rent (23 Rickman Hill)	24,000	-	-	-	24,000	14,000
Income from donors, investments and PCC activities	107,507	25,000	2,270	-	134,777	126,447
Incoming resources from charitable activities						
1101 - Fees - weddings/funerals (gross)	2,513	-	-	-	2,513	1,763
1270 - Coffee sales	749	-	-	-	749	784
Incoming resources from charitable activities Totals	3,262	-	-	-	3,262	2,547
Other incoming resources						
1330 - Other sundry income	918	-	-	-	918	491
Other incoming resources Totals	918	-	-	-	918	491
Incoming resources from donors						
Incoming resources Grand totals	111,687	25,000	2,270	-	138,957	129,485

Analysis of income and expenditure
2025

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Note 3						
Resources used						
Cost of generating funds						
1730 - Fund raising expenses	269	-	-	-	269	973
2201 - Mission expenses	1,377	-	-	-	1,377	176
Cost of generating funds Totals	1,647	-	-	-	1,647	1,149
Grants						
1830 - Giving to overseas missions	1,500	-	-	-	1,500	1,400
1850 - Giving to home missions	1,500	-	-	-	1,500	1,400
Grants Totals	3,000	-	-	-	3,000	2,800
Activities directly relating to the work of the Church						
1851 - Messy Church	332	-	-	-	332	314
1910 - Diocesan quota	63,252	-	-	-	63,252	61,116
2001 - Assistant staff expenses	82	-	-	-	82	-
2050 - Salaries	16,786	-	-	-	16,786	16,597
2051 - Salaries - HMRC deductions	2,732	-	-	-	2,732	2,271
2101 - Incumbents expenses	1,113	-	-	-	1,113	804
2170 - Junior church	-	-	-	-	-	8
2180 - Outreach expenses	1,044	-	-	-	1,044	487
2320 - Choir expenses	37	-	-	-	37	-
2330 - Church maintenance	645	-	-	-	645	1,049
2340 - Upkeep of services & organ	1,430	-	1,354	-	2,784	3,638
2350 - Upkeep of churchyard	1,705	-	-	-	1,705	1,852
2360 - Sundry expenses	82	-	-	-	82	1,231
2370 - Professional Fees etc.	1,948	-	1,080	-	3,028	1,944
2400 - Expenses of weddings & funerals	1,278	-	-	-	1,278	685
2410 - Church running costs	455	-	-	-	455	1,780
2430 - Church running - insurance	4,247	-	-	-	4,247	4,137
2440 - Church running heat and light	6,286	-	-	-	6,286	2,963
2520 - Hall misc running costs	-	-	-	-	-	15
2550 - Hall running - insurance	1,817	-	-	-	1,817	1,770
2561 - Hall Cost -Misc	-	-	-	-	-	425
2590 - Hall running - heating & lighting	4,507	-	-	-	4,507	5,930
2701 - Church major repairs - structure	-	-	-	-	-	950
Activities directly relating to the work of the Church Totals	109,779	-	2,434	-	112,213	109,964
Church management and administration						
2130 - 23 Rickman Hill expenses	4,230	-	-	-	4,230	6,642
2145 - Sundry administrative expenses	-	-	-	-	-	8
2310 - Stationery postage telephone	1,644	-	-	-	1,644	1,497
Church management and administration Totals	5,874	-	-	-	5,874	8,148
Resources used Grand totals	120,300	-	2,434	-	122,734	122,062

4 INVESTMENTS

Quoted Investments	2025 £	2024 £
Market Value at 1 January	279,243	272,995
Assets liquidised	0	0
Gains realised in 2023	0	0
Revaluation gains/[losses]	(11,163)	6,248
Market Value at 31 December	268,080	279,243

These investments are held by Diocesan Trustees on behalf of the PCC; the PCC follows an 'ethical' investment policy.

5 FIXED ASSETS HELD FOR THE PCC'S OWN USE

		Freehold Buildings	Land & At Valuation	Equipment At Cost	Total
			£	£	£
Cost or valuation	at 1 January 2025		600,000	4,157	604,157
	Additions		0	0	0
	Disposals		0	0	0
	at 31 December 2025		600,000	4,157	604,157
Depreciation	at 1 January 2025		-	4,157	4,157
	Charge for the year		-	0	0
	Disposals		-	0	0
	at 31 December 2025		-	4,157	4,157
Net book value	at 1 January 2025		600,000	0	600,000
	at 31 December 2025		**600,000**	**0**	**600,000**

Freehold Land & Buildings comprise

a) St Andrew's Church hall. Valuation utilised is the re-instatement cost as recommende by the PCC's Insurance Company (£500,000).

b) 23 Rickman Hill. Estimated value in use in 1999 by the PCC (£100,000 The property was purchased for use by the Curate at St Andrew's This is considerably undervalued

6 DEBTORS

	2025 £	2024 £
Tax recoverable on Gift Aid	8,025	0
Others	0	
	8,025	**0**

7 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Accruals	4,193	5,985
	4,193	**5,985**

8 STAFF COSTS

	2025 £	2024 £
Salaries	18,518	18,867
	18,518	**18,867**

During the year the PCC employed 3 persons [2024:3], who did not earn £60,000 pa or more.

9 TRANSACTIONS WITH PCC MEMBERS

There were no disclosable transactions in respect of PCC members(Trustees), persons closely connected with them or other related parties except for one person who was employed to administer the Church office at £3,217. There were no pension or other benefits. Apart from this no trustee was reimbursed any personal expenses incurred by them for services provided on behalf of the Church. No trustee donations to a Restricted fund (2024 - £3,000).
The total amount of donations received by the church from the Trustees during the period was £8,960 [2024 - £15,000].

10 PROFESSIONAL FEES

	2025 £	2024 £
Independent examination fee	972	924

11 FUND DETAILS & MOVEMENTS	2025	2024
a) **Unrestricted funds**	**£**	**£**
i) *General Reserve*		
Balance 1/1/25	233,620	243,086
Add incoming resources	111,686	109,061
Deduct outgoing resources	(120,299)	(112,720)
Gains/Losses on investments	(11,163)	6,248
Transfer From Rickman Hill fund	0	(9,883)
Transfer to Hall Fund	(7,440)	(2,172)
Balance 31/12/25	**206,404**	**233,620**
ii) *Church Hall Fund (to cover repairs/renewals for the Church Hall)*		
Balance1/1/25	2,128	(44)
Net transfer (to)/from General Reserve	7,440	2,172
Balance31/12/25	**9568**	**2,128**
iii) *Building Fund (to cover major works to Church buildings)*		
Balance 1/1/25	11340	11,340
Balance 31/12/25	**11,340**	**11,340**
iv) *Property Revaluation Reserve - 23 Rickman Hill and Church hall*		
Balance 1/1/25	600,000	600,000
Balance 31/12/25	**600,000**	**600,000**
Total Unrestricted Funds	**827,312**	**847,088**
b) Restricted Funds		
i) Organ Fund		
Balance 31/1/25	8320	9999
Donation	0	(1,679)
Expenditure	(1,356)	0
Balance 31/12/25	**6,964**	**8,320**
ii) *West Window Fund*		
Balance 1/1/25	37,630	20,328
Expenditure	(1,080)	(1,020)
Donations	2,273	18,322
Balance31/12/25	**38,823**	**37,630**
Total Restricted Funds	**45,787**	**45,950**
c) Designated Funds		
I) Balance /1/25	1,221	1221
Balance 31/12/25	**1,221**	**1,221**
II) *Whiskin Flower Fund*		
Balance 1/1/25	125	125
Balance 31/12/25	**125**	**125**
III) Sound system		
Donation	25,000	0
Balance 31/12/25	**25,000**	**0**
Total Designated Funds	**26,346**	**1,346**
TOTAL FUNDS	**899,445**	**894,385**

12 BUILDING FUND

The Building Fund is an unrestricted fund of the PCC holding funds set aside for future maintenance of the church building. The last Quinquennial Inspection was undertaken in May 2023 A programme of work is being undertaken as a result of the inspection.

13 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Designated Fund	Restricted Funds	Total
	£	£	£	£
Fixed assets	827,312	0	39,250	866,562
Current assets	0	26,347	10,730	37,076
	827,312	26,347	49,980	903,638
Current liabilities	0	0	(4,193)	(4,193)
Fund balances	**827,312**	**26,347**	**45,786**	**899,445**

14 APPEALS & GRANTS

	(Authorised by PCC)	Special Appeals	Total 2025	Total 2024
Grants	£		£	£
Overseas [Total 1,400]				
Action aid	500		500	
Medicine Sans Frontieres				350
Shelterbox	500		500	350
Smilr Train	500		500	350
USPG (Mission)				350
At Home	1,500		1,500	1,400
Domestic Violence Bromley and Croydon Women's Aid				350
Christians Against Poverty	500		500	
London Friend	500		500	
Ryan MS Therapy [Sutton]				350
Bishopo Fund		157	157	
Just Good friends		350	350	
Royal Marsden		192	192	
Childrens Trust		291	291	
The Children's Society				350
Sutton Women Centre	500		500	350
	1,500	990	2,490	1,400
Total	3,000	990	3,990	2,800

15 CAPITAL COMMITMENTS

There were no capital commitments at 31 December 2025 (2024 nil)

St. Andrew's Church, Coulsdon
Sofa Separate Designated
For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Incoming resources					
Income from donors, investments and PCC activities	-	-	-	-	-
Donated income	73,941	-	17,823	91,764	80,170
Income from PCC activities	12,489	-	500	12,989	12,846
Investment income	19,593	2,100	-	21,693	23,195
Incoming resources from charitable activities	2,547	-	-	2,547	3,080
Other incoming resources	491	-	-	491	455
Incoming resources from donors	-	-	-	-	-
Youth Group	-	-	-	-	-
Agency Collections	-	-	-	-	-
Total income	109,062	2,100	18,323	129,485	119,746
Resources used					
Cost of generating funds	176	-	-	176	437
Cost of generating voluntary income	-	-	-	-	-
Fundraising trading cost of goods sold and other costs	973	-	-	973	362
Investment management costs	-	-	-	-	-
Grants	2,800	-	-	2,800	2,600
Activities directly relating to the work of the Church	107,265	-	2,700	109,964	108,224
Church management and administration	1,506	6,642	-	8,148	10,565
Total expenditure	112,719	6,642	2,700	122,062	122,187
Net income / (expenditure) resources before transfer	(3,657)	(4,542)	15,623	7,423	(2,441)
Transfers:					
Gross transfers between funds - in	-	9,884	-	9,884	-
Gross transfers between funds - out	(9,884)	-		(9,884)	-
Other recognised gains / losses					
Gains/losses on investment assets	6,248	-	-	6,248.44	23,662.91
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	
Net movement in funds	(7,292)	5,341.44	15,622.73	13,671.73	21,221.47
Reconciliation of funds					
Total funds brought forward	854,380.88	(3,995)	30,328	880,714	859,492
Total funds carried forward	847,088	1,347	45,950	894,385	880,714