St Andrew's
HAM COMMON

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS
for the year ended 31 December 2025

The Parochial Church Council of St Andrew's Church, Ham
Registered Charity number 1135096

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The PCC of St Andrew's Church, Ham Common
Report of the Trustees and Unaudited Financial Statements
For the year ended 31st December 2025

Aim and Purpose

St Andrew's PCC has the responsibility of cooperating with the Vicar, the Reverend Alice Pettit, and promoting in the parish, the whole mission of the church: pastoral, evangelistic, social, and ecumenical.

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.

Throughout the year, we continued to set out our core values as a community – to love God and love our neighbour.

The members of the PCC have had regard to the Charity Commission's guidance on public benefit in planning the activities of the charity.

Achievements and performance

Worship and prayer

We are grateful to our Vicar Rev Alice, Rev Jen Houghton, Rev James Pettit, Rev Nick Roberts, our Reader Ursula Hodges, Verger Evelyn Felton, Sidesmen, Wardens Joanna Horner and Maddalaine Ansell, Parish Administrator Sarah Dickinson, and many others, who facilitated our continued worship. In 2025 Rev Alice took a 3-month sabbatical from June to September; we were delighted to see some of her art work on her return. We sadly said farewell to Reverend Jen and her family in September when she took up her new role of Vicar at St Paul's Hook.

We enjoyed a range of social events including a Quiz night, Ham Fair, the Church Barbecue and a new event, the Christmas Fair. Sacred Space ended after 4 years with the last one held in May.

The MU Welcome Café, runs twice a month offering speakers, crafts, discussion and refreshments for all ages. In March Rev Alice unveiled and blessed the newly refurbished Mother's Union banner. September marked the 120th anniversary of the St Andrew's branch of the MU.

Ham Priory, led by Rev James, met once a month welcoming all who would like to discuss, explore and practice ways of prayer and spirituality.

Our Poetry Mass, Jane Austen BCP in November was well attended and greatly enjoyed. The main Christmas services, were all very well attended and valued.

Eco-Church

St Andrew's has continued our eco-Church efforts during 2025 to show our commitment to caring for God's creation:
In partnership with the council we managed the churchyard in an environmentally friendly way, added eco tips in the service sheet, regularly filled the bird feeders and prayed for the environment.

As of December 2025, there were 113 parishioners on the church electoral roll, 40% of whom were resident within the parish. The average weekly attendance was 60 adults and 15 under the age of 15. This increased at festivals and special occasions. Five of our congregation were confirmed at St Paul's Kingston Hill in March.

We gave thanks to God for life and his never ending love in 7 baptisms, 6 marriages and 6 funerals.

Building and Works

Recruitment for a new church architect was completed in June 2025, and Sarah Earney was appointed.
We requested she look at the following priority projects:

- **Church access**: Improving locks to make the vestry door more secure. Changing locks on the South Aisle door so it could be opened from the outside. This is a "List B" item and we are currently applying for the Archdeacon's approval. We hope it will be done Spring/Summer 2026.
- **Access to the roof through the South Turret**: Sarah has reviewed and updated Peter Bowyer's plans and the DAC have confirmed that they are still covered by the interim faculty we already had.
- **Improving W/C and kitchenette facilities**: We are doing preparatory work to understand where best to site new toilets/kitchenette bearing in mind appropriate drainage. Given the church's finances, this is a long term project.

To achieve carbon reduction targets, and seek out new sources of revenue, we are exploring placing solar panels on the hall roof and an air source heat pump to work alongside the current church boiler.

We have carried out some minor works not requiring a faculty in the church and the hall including a review of our fire safety arrangements, installing a new heater, fan and light fittings in the existing kitchenette and upgrading the lighting in the organ loft to align with regulations.

Children and Young People

Sunday School met three times a month during 2025. The children continued to be brought back into church to take part in Communion with their own adapted red service books.

Diddy Disciples has up to 4 regular children, in a group tailored to their ages of 3 and 4.

Our young people's groups Fuel for year 4 – 6 and Ignite years 11 – 17 met monthly and enjoyed varied activities and discussions. Ignite attended their first YMIC event, roller-skating at St Mark's in Surbiton.

Our baby group, led by Rev Alice, continued twice monthly. This group forms part of our Baptism preparation and provides a supportive place for parents to chat and get to know each other better.

Our children enjoyed the Epiphany party in January and took part in leading the all-age service once a month.

In 2025, 20 Christmas shoeboxes and £104 in donations were sent to families overseas via 'Link to Hope' thanks to Margaret Rees and the congregation.
Local carol singing in December by members of our Sunday school and congregation raised £170 for the Children's Society, and a further £469 from our home collection boxes.

Deanery Synod

Two members of the PCC sit on the Deanery Synod. They provide a link between the parish and the wider structures of the Church, reporting back to our PCC meetings.

Pastoral Care

Pastoral care is a core element of the church's life. Our Pastoral Oversight Group met monthly with the Vicar to discuss and co-ordinate current pastoral care processes, priorities and action and to arrange the delivery of our monthly newsletter to those who would like a friendly visit in their homes.

Safeguarding

The Safeguarding group met regularly during 2025. The PCC's appointed Safeguarding Officers are Margaret Williams and Caroline Ewart. All policies, procedures, and DBS checks are currently up to date in accordance with the recommendations of ' A Safe Church'. Alerts from the Diocese were acted upon promptly as appropriate. The PCC received an annual report, and Safeguarding was an agenda item at all PCC meetings. During 2025 we started using Church Suite, a secure, online church management system. This is now established and proving to be an excellent way to store and manage parish data, fulfil our requirements and ensure data protection compliance.

Mission and Evangelism

In accordance with the Diocesan Mission strategy, our overarching objective is for St Andrew's to be 'Christ-centred and outward focused.' We maintained our active links with local

organisations. Rev Alice went into Meadland's School to teach workshops and Meadland's and Latchmere school attended St Andrew's for workshops and a Christmas carol concert.

Our regular, parish newsletter was emailed or posted to everyone on the church database and is available in the church. A weekly email 'This week at St Andrews and beyond' is sent to those on our database to remind and invite them to our services and activities.

Ecumenical relationships

St Andrew's Clergy and Readers regularly communicated with and met local ministers of other denominations, as part of the Ham and Petersham Churches group.
We enjoyed worshipping together with St Richard's and St Peter's at shared services in August.
We joined in the Service for Christian Unity at St Peter's, and the World Day of Prayer at St Thomas Aquinas in March. In May we participated in a Prayer Walk to celebrate Thy Kingdom Come, walking around and praying for streets in our local community
Throughout the year we were regularly invited to events at other local churches, which furthered our growing fellowship.

Financial Review

The Annual Report for 2025 shows a deficit overall of just over £8,000 before investment movements, comprising a deficit in the general fund for normal (non capital) activities of nearly £16,000, offset by movements in other funds.

Ongoing voluntary income from planned giving collections and other donations (excluding legacies) and related gift aid totalled about £85,000 in 2025, about the same as in 2024. However, participation in Planned Giving has fallen sharply, with 87 participants as at 31 December 2025, compared with 95 as at 31 December 2024.

Church Hall lettings, a very important part of our income, raised nearly £41,000 compared with just over £37,000 in 2024. In the latter part of the year, we received the very bad news that Ivy Tree Nursery, formerly KISH, which rented our Hall during weekdays during the day, had to close from September 2025. Ivy Tree was paying nearly £2,000 per month in rental, a total income loss for the future of £24,000 a year. This will give the Church the ability to hire out the Hall during the day on weekdays – we have assumed in our Budget for 2026 that we may get a quarter of the money back that way, but even if that is true, we have an ongoing loss in future years of some £18,000.

During the year, the parish share contribution to Southwark Diocese was increased to £77,100, compared with £75,400 in 2024. Our regular Mission giving, was stable year on year at £7,250, divided equally between the Sisters in the Solomon Islands and local charities. Given our financial situation, we have agreed a below-inflation increase in parish share for 2026 to £78,000, and we are reluctantly stopping our contributions from Church funds to local charities, whilst keeping our support to the Sisters in the Solomon Islands.

We have been fortunate during the year to receive a final gift from the legacy of the Rev Frances Forward, for which the PCC wishes to record our grateful thanks. Legacies are set aside in a separate but unrestricted fund and it is the intention of the PCC to use this Fund for spending of a capital or other unusual nature if possible.

Investments fell in value during the year by nearly £7,000. This is just outweighed by the income received from those investments of just over £7,500, but overall the performance of the two CBF Church of England Funds in which we invest was very disappointing, given fairly benign market conditions during 2025. We take a long-term view of investment performance, but the PCC will be monitoring and reviewing our investments during the current year.

Total funds were just over £259,000 as at 31 December 2025, compared with just over £274,000 as at 31 December 2024. Although St Andrew's still holds significant financial assets, as reflected in the balance sheet, our ongoing deficit is clearly not sustainable in the medium term.

A general fund deficit of £16,000, as occurred this year, combined with an overall fall in Hall letting income of around £18,000 comes to an estimated future deficit of £34,000 a year going forward and this, combined with the need for capital spending to maintain the Church, suggests that on our current course we could be running out of Funds in some five or six years' time. Realistically, the PCC cannot allow this to happen, and some cuts in spending are planned in the current year, but answers are not easy to find without an increase in income, which makes the decline in the number of people taking part in Planned Giving particularly alarming. In short, St Andrew's is in a very difficult financial position and we need to be honest about the need to take serious action to address this.

Information on the state of the various funds may be found in Accounts Note 9.

In line with the requirements included in the Charities Act 2016, all fundraising is done in compliance with best practice. During 2025, we did not employ any professional fundraisers. There were no complaints or criticisms during the year about our fundraising activities.

Reserves Policy

The Reserves Policy is as follows: 'the Policy of the PCC is to maintain sufficient reserves to cover six months' budgeted expenditure in the General Fund. This Reserves Policy applies to the General Fund only, with other Funds being represented by additional reserves.'

As at 31 December 2025, the Church General Fund stood at £134,383. This compares with £75,750 for six months' budgeted expenditure in the General Fund for 2026, so that there is a surplus over the Reserves Policy requirement.

Structure, governance and management

The PCC of Saint Andrew's Church, Ham (Church Road, Ham Common, Richmond, Surrey, TW10 5HG) is a corporate body established by the Church of England. The PCC operates under

the Parochial Church Council Powers Measure and is registered under the name: The Parochial Church Council of the Ecclesiastical Parish of Saint Andrew's Ham, Charity Registration No. 1135096. 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 Vicar, churchwardens, readers, Deanery synod representatives and elected members of the congregation who are on the electoral roll of the church.

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.

The full PCC met 6 times during the 2025 with an average level of attendance of 12 members. All meetings but one were held via Zoom. Given its wide responsibilities, the PCC has a number of committees, each dealing with a particular aspect of parish life. The Reporting Committee meets alternately with the PCC to receive reports from the various sub-committees for consideration at PCC level. The Standing Committee is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. This committee did not meet during 2025

Other committees, which include Social Events and Stewardship are all responsible to the PCC, minutes of their decisions being received by the PCC and discussed, as necessary.

Our APCM was held in church on 13TH April 2025.

Administrative information

St Andrew's is situated in Church Road, Ham. It is part of the Diocese of Southwark within the Church of England. The postal address is The Parish Office, Saint Andrew's Church, Church Road, Ham Common, Richmond, Surrey, TW10 5HG.
Charity Registration No. 1135096.

PCC members who have served during 2025

Ex officio members:
Vicar, Reverend Alice Pettit
Curate, Reverend Jen Houghton (resigned 14th September 2025)

Wardens:
Mrs Joanna Horner
Ms Maddalaine Ansell

Deanery Synod:
Dr Ursula Hodges, Reader
Mr Richard Barber

The PCC of St Andrew's Church, Ham Common
Report of the Trustees and Unaudited Financial Statements
For the year ended 31st December 2025

Elected members:
Ms Margaret Rees
Mrs Liz Dean
Ms Jane Lindsay, Minutes Secretary
Mrs Gill Russell, PCC Secretary
Mr John Reilly, Treasurer
Mr Nick Crossley
Mrs Sam Murphy
Mr Nick Annear
Mrs Kay Davies

Responsibilities of Trustees for the Financial Statements

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

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

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

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

Approved by the PCC on 19 April 2026 and signed on their behalf by the Chairman, Reverend Alice Pettit.

Rev Alice Pettit

Independent examiner's report to the trustees of St Andrews's Parochial Church Council

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

Responsibilities and basis of report

As the charity's trustees 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 as carried out under section 145 of the Act and in carrying out my examination I have followed all the 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 matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Report) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Miriam Hickson CTA FCA
JCS Accountants Limited
5 Robin Hood Lane
Sutton
Surrey
SM1 2SW

Date: 24 April 2026.

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31st December 2025

	Notes	Total Unrestricted Funds	Total Restricted Funds	Total Fund 2025	*Total Funds 2024*
		£	£	£	£
INCOME AND ENDOWMENTS	2				
Voluntary Income		91,627	6,348	97,975	*90,547*
Activities for Generating Funds		46,376		46,376	*42,658*
Grants Received				-	
Income from Investments		7,009	498	7,507	*4,014*
Income from Church Activities		8,160		8,160	*4,569*
Other Income					
TOTAL INCOME		153,172	6,846	160,018	*141,788*
EXPENDITURE	3				
Church Activities		158,594	2,334	160,928	*173,372*
Cost of Raising Funds		984		984	*1,568*
Other Expenditure		6,125		6,125	*8,837*
TOTAL EXPENDITURE		165,703	2,334	168,037	*183,777*
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		(12,531)	4,512	(8,019)	*(41,989)*
GAINS / (LOSSES) ON INVESTMENTS	5b	(6,914)		(6,914)	*964*
NET INCOME / (EXPENDITURE)		(19,445)	4,512	(14,933)	*(41,025)*
TRANSFERS BETWEEN FUNDS				-	
NET MOVEMENT IN FUNDS		(19,445)	4,512	(14,933)	*(41,025)*
FUND BALANCES AS AT 31st DECEMBER 2024		256,147	18,338	274,485	*315,510*
FUND BALANCES AS AT 31st DECEMBER 2025		236,702	22,850	259,552	274,485

SAINT ANDREWS CHURCH, HAM
BALANCE SHEET
As at 31st December 2025

	Notes	Actuals 2025	*Actuals 2024*
		£	*£*
FIXED ASSETS			
TANGIBLE	5 a	10,950	*11,200*
INVESTMENTS	5 b	220,513	*227,427*
		231,463	*238,627*
CURRENT ASSETS			
DEBTORS & PREPAYMENTS	6	6,163	*6,701*
INVESTMENTS	7	1,000	*1,000*
CASH AT BANK & IN HAND		25,860	*35,656*
		33,023	*43,357*
CURRENT LIABILITIES	8		
CREDITORS FOR GOODS & SERVICES		608	*0*
ACCRUALS & DEFERRED INCOME		4,326	*7,499*
		4,934	*7,499*
NET CURRENT ASSETS / (LIABILITIES)		28,089	*35,858*
TOTAL NET ASSETS		259,552	*274,485*
PARISH FUNDS	9		
UNRESTRICTED FUNDS		236,702	*256,147*
RESTRICTED FUNDS		22,850	*18,338*
ENDOWMENT FUNDS		0	*0*
		259,552	*274,485*

Approved by the Parochial Church Council
on Sunday 19th April 2026
and signed on its behalf by:

Mr John Reilly (Treasurer)

Rev'd Alice Pettit (Chairman)

SAINT ANDREW'S CHURCH, HAM
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

St Andrew's Ham Common meets the definition of a public benefit entity under FRS102. The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest £. They are prepared in accordance with the Church Accounting Regulations 2006 and with the regulations' "true and fair view" provisions, together with FRS102 as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The Parochial Church Council of St Andrew's Church is a charity registered in England and Wales No 1135096 and the Parish Office is at Church Road, Ham Common, Richmond, Surrey TW10 5HG.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Going Concern

At the time of approving the financial statements, the PCC members have a reasonable expectation the the Church has the adequate resources to continue in operational existence for the foreseeable future. Thus the PCC members continue to adopt the going concern basis of accounting in preparing the financial statements.

Current Assets

Gift Aid recoverable and other debtors are included at the amount due. Prepayments are valued at the amount prepaid. Cash at bank and in hand includes cash, and short term deposits include short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

Creditors and provisions

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

Financial instruments

The charity 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.

2 INCOME AND ENDOWMENTS

Voluntary Income

Collections are recognised when received by or on behalf of the PCC.
Planned Giving receivable under gift aid is recognised only when received.
Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
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 ultimate receipt by the PCC is probable
Income from activities is accounted for gross.

Activities for generating funds

Rental income from the letting of Church premises is recognised when the rent is due.
Where income is received in advance it is recognised in the year in which the event takes place that it relates to.

Income from Investments

Interest entitlements are accounted for as they accrue. A notional amount of such income is allocated to various funds on the basis of the fund balances at the end of each month.

Gains and losses on investments

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

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Voluntary Income				
Planned Giving	58,306		58,306	58,772
Tax Recoverable on Gift Aid	14,940		14,940	15,220
Collections (Open Plate)	3,024		3,024	3,191
Sundry Donations	8,870		8,870	5,979
Specific Donations	130		130	660
Specific Collections		830	830	704
Donations and insurance receipts to other funds	0	5,518	5,518	843
Legacies	6,357		6,357	5,178
Total	**91,627**	**6,348**	**97,975**	**90,547**
Activities for generating funds				
Fundraising & Social Events	5,630		5,630	5,578
Church Hall Lettings	40,746		40,746	37,080
Total	**46,376**	**0**	**46,376**	**42,658**
Grants received				0
Total	**0**	**0**	**0**	**0**
Income from Investments				
Interest and Dividends	7,009	498	7,507	4,014
Total	**7,009**	**498**	**7,507**	**4,014**
Income from Church activities				
PCC and Office Administration	0		0	374
Fees Receivable (Statutory)	6,454		6,454	3,110
Donations towards Church Maintenance	1,706		1,706	1,085
Total	**8,160**	**0**	**8,160**	**4,569**
TOTAL INCOME	**153,172**	**6,846**	**160,018**	**141,788**

3 EXPENDITURE

Expenditure is accounted for gross on an accruals basis

Grants and Activities Relating to the Work & Management of the Church
Grants and donations are accounted for when due, or when awarded, if that award creates a binding obligation on the PCC. Mission & Charitable Recipients are reviewed annually.
The Parish Support fund contribution is accounted for when payable. Any amount unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet. (All amounts have been paid in the current year)

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Church Activities				
Missions & Charitable giving	7,250		7,250	7,750
Parish Support	77,100		77,100	75,400
Clergy Working Expenses	4,369		4,369	3,884
Salaries, Locum fees & Bursaries	27,203		27,203	25,078
Church Utilities and insurance	13,199		13,199	14,187
Hall Cleaning, Supplies & Maintenance	3,068		3,068	2,402
Hall Utilities, Insurance & Ground rent	9,069		9,069	8,723
Hall Lease amortisation	250		250	250
Church, Churchyard & Vicarage Maintenance	5,930		5,930	7,815
Upkeep of Services	3,923		3,923	3,803
Sunday School & Fish Group	595		595	1,040
Parish Events & Training	0		0	188
Boiler room project	0		0	2,373
South Aisle Roof project	0		0	9,980
Other legacy fund projects	6,638		6,638	8,276
Specific collections	0	830	830	704
Flowers		1,268	1,268	1,051
Music		151	151	32
Fabric and Furnishing		0	0	0
Projects (Restricted)		0	0	0
Alms		85	85	436
Total	**158,594**	**2,334**	**160,928**	**173,372**
Raising Funds				
Stewardship Expenses	0		0	25
Fundraising & Social Events	984		984	1,543
Total	**984**	**0**	**984**	**1,568**
Other				
PCC & Office Administration	4,213		4,213	6,941
Independent Examiners Fee	1,912		1,912	1,896
Depreciation & Amortisation	0		0	0
Total	**6,125**	**0**	**6,125**	**8,837**
TOTAL EXPENDITURE	**165,703**	**2,334**	**168,037**	**183,777**

4. STAFF COSTS AND OTHER MATTERS	**2025**	**2024**
Wages & Salaries	£24,566	£21,180
Pension costs	£1,037	£974
Social Security Costs	£295	£1,432
	£25,898	£23,586

During the year the PCC employed a Parish Administrator, an Organist, and a Cleaner, none of whom earned £60,000 pa or more in 2025 or 2024. Average number of staff during the year: 3 (average number in 2024: 2).

Travelling and other out-of-pocket expenses to the value of £4,369 (2024: £3,884) has been reimbursed to two clergy PCC members during the year. Salary and other payments totalling £3,575 for cleaning and gardening services, and a training bursary, were paid during the year to Rev James Pettit, the Vicar's husband, the payments for services being on an arm's length basis (2024: £1,110).

An amount of £2,154 (2024 : £2,018) has been provided for in the accounts in respect of the services of the Independent Examiner, JCS Accountants Limited.

5. FIXED ASSETS FOR USE BY PCC

Consecrated Land and Buildings and Movable Church Furnishings
Consecrated and beneficed property is excluded from the accounts by s.10(2)(a) of the Charities Act 2011. All parish property is vested in the Rochester and Southwark Diocesan Church Trust, which acts as custodian trustee and discharges its responsibilities to the Charity Commissioners.
No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other Property, Fixtures, Fittings and Office Equipment
Church Equipment, at cost, is depreciated over its estimated useful life on a straight line basis. This comprises Marquees (over 5 years) and Computer Equipment (over 3 years). The Marquees were disposed of during the year.
The Church Hall is leasehold and also shown at cost. It is amortised over the remaining unexpired life. (Lease ends 28 Sep 2069.)

Investments
Investments are valued using the closing bid market value at the year end.

a) Tangible Fixed Assets		**Leasehold Land & Buildings**	**Church Equipment**	**Total**
COST	At 31 December 2024	£15,700	£2,166	£17,866
	Additions			£0
	Disposals			£0
	At 31 December 2025	£15,700	£2,166	£17,866
DEPRECIATION	At 31 December 2024	£4,500	£2,166	£6,666
	Disposals			£0
	Charge for the Year	£250		£250
	At 31 December 2025	£4,750	£2,166	£6,916
NET BOOK VALUE	At 31 December 2024	£11,200	£0	£11,200
	At 31 December 2025	£10,950	£0	£10,950

b) UK Investment Fixed Asset Holdings at 31 December 2025:

Investments are valued using the closing bid market value at the year end

CBF Investment Fund - 4,928.88 shares (2024: 4,091.88 shares)
CBF Global Equities Fund - 36,595.57 shares (2024: 30,486.58 shares)
M&G Investments Charifund - 0 units (2024: 2,362.49 units)

	CBF Investment	CBF Global Equity	M&G Investments Charifund	TOTAL
Market value at 31 December 2024	£94,615	£98,027	£34,785	£227,427
Purchase	£18,895	£18,895		£37,790
Net gain/(loss) on disposal			£3,005	£3,005
Net gain/(loss) on annual revaluation	(£4,098)	(£5,821)		(£9,919)
Disposal of assets			(£37,790)	(£37,790)
Market value at 31 December 2025	**£109,412**	**£111,101**	**£0**	**£220,513**

6. DEBTORS

	2025	2024
Amounts due from HMRC (Tax Recoverable on Gift Aid)	£2,053	£1,828
Prepayments and Accrued Income	£1,560	£1,564
Other Debtors - Hall Rental (see below)	£2,550	£0
Loan to Mothers' Union	£0	£3,310
	£6,163	£6,701

The Hall Rental debtor comprises a gross debtor of £5,100 less a 50% provision for doubtful debts.

7. CURRENT ASSET INVESTMENTS - UK

	2025	2024
COIF Charities Deposit Fund	£0	£1,000
CBF Church of England Deposit Fund	£1,000	£0
Total invested	£1,000	£1,000

8. LIABILITIES:Amounts falling due within one year

	2025	2024
Accruals and Deferred Income	£4,326	£7,499
Creditors for Goods and Services	£608	£0
	£4,934	£7,499

9. FUNDS

An **Unrestricted Fund** relates to funds or assets given to the Church on the general understanding that they will be used at the discretion of the PCC. A **Restricted Fund** is a fund into which money has been donated by the donor for a particular purpose and must not be used by the PCC for any other purpose.

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 of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

The unrestricted funds are: Church General; Legacies; and Unrestricted Designated.

The Church General fund is the main fund and is used for ongoing income and expenditure.

The Legacies fund is not formally restricted, but is intended by the PCC for use, if possible, for spending of a capital or other unusual nature and not for ongoing expenditure.

The Unrestricted Designated fund was used to hold unrestricted funds that the PCC has allocated to specific projects; it was transferred into the Fabric and Furnishing fund during the prior year.

The restricted funds are as listed below.

The Fabric and Furnishing fund is used to to fund work on the fabric and furnishing of the Church.

The Flower fund is used for floral displays in the Church. Most of the income comes from memorials and weddings.

The Music fund is available to the Director of Music or equivalent officer for use as required.

The Book of Remembrance fund is used for the upkeep of the Book of Remembrance.

The Other Restricted fund is available for a variety of smaller projects; it is currently restricted for expenditure on external Church lighting.

The Specific Collections fund is for specific fund raising collections.

The Alms Fund,which is available to the Vicar to use as she sees fit to help people in need.

9. FUNDS continued

FUND VALUES as at 31st December 2025	B/f	Income	Expenditure	Transfers	Gains / losses	C/f
Unrestricted Funds						
Church General Fund	£157,067	£143,295	-£159,065		-£6,914	£134,383
Legacies Fund	£99,080	£9,877	-£6,638			£102,319
Total unrestricted funds	**£256,147**	**£153,172**	**-£165,703**	**£0**	**-£6,914**	**£236,702**
Restricted Funds						
Fabric & Furnishing Fund	£10,802	£4,895	£0			£15,697
Flower Fund	£795	£1,039	-£1,267			£567
Music Fund	£1,977	£0	-£152			£1,825
Book of Remembrance Fund	£542	£0	£0			£542
Other Restricted Fund	£3,648	£82	£0			£3,730
Specific Collections Fund	£0	£830	-£830			£0
Alms Fund	£574	£0	-£85			£489
Total restricted funds	**£18,338**	**£6,846**	**-£2,334**	**£0**	**£0**	**£22,850**
Grand totals	**£274,485**	**£160,018**	**-£168,037**	**£0**	**-£6,914**	**£259,552**

SAINT ANDREW'S CHURCH, HAM
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025
Continued

9. FUNDS continued

FUND VALUES as at 31st December 2024	B/f	Income	Expenditure	Transfers	Gains / losses	C/f
Unrestricted Funds						
Church General Fund	£184,665	£132,757	-£160,925	-£394	£964	£157,067
Legacies Fund	£112,594	£7,115	-£20,629			£99,080
Flower Fund	£1,002			-£1,002		£0
Unrestricted Designated Fund	£3,300			-£3,300		£0
Total unrestricted funds	**£301,561**	**£139,872**	**-£181,554**	**-£4,696**	**£964**	**£256,147**
Restricted Funds						
Fabric & Furnishing Fund	£7,231	£270	£0	£3,300		£10,802
Flower Fund	£0	£843	-£1,050	£1,002		£795
Music Fund	£2,010	£0	-£33			£1,977
Book of Remembrance Fund	£542	£0	£0			£542
Other Restricted Fund	£3,550	£99	£0			£3,649
Specific Collections Fund	£606	£704	-£704	-£606		£0
Alms Fund	£0	£0	-£436	£1,010		£574
Total restricted funds	**£13,939**	**£1,916**	**-£2,224**	**£4,706**	**£0**	**£18,338**
Endowment Funds						
Alms Fund	£10			-£10		£0
Total endowment funds	**£10**	**£0**	**£0**	**-£10**		**£0**
Grand totals	**£315,510**	**£141,788**	**-£183,778**	**£0**	**£964**	**£274,485**

The transfers in the prior year comprise:

£10 transfer out of Endowment Alms fund as there is no endownment on these funds.

£1,002 transfer out of Unrestricted Flower Fund to show these correctly as Restricted funds.

£1,010 tranferred to the Restricted Alms fund to meet expenditure not expected to be covered by income.

The other transfers correct allocations of funds in the past.

10. GRANTS, MISSIONS & CHARITABLE DONATIONS

The sum of £3,625 (2024: £3,625) was payable to Sr Veronica's order for use in the Solomon Islands.

	2025	2024
Local Charities		
A Rocha	£725	£725
KCAH	£725	£725
Kingston Welcare	£725	£725
SPEAR	£725	£725
Insight Richmond	£725	£725
Mothers' Union		£500
	£3,625	£4,125

11. SPECIFIC COLLECTIONS

2025	2024
£0	£0

12. OTHER SPECIFIC COLLECTIONS BY CHURCH MEMBERS

	2025	2024
Collection Boxes for the Children's Society	£518	£494
Christmas Carols for the Children's Society	£170	£130
Link to Hope shoe boxes	£142 and 20 boxes	£80 and 33 boxes
	£830	£704

The above sums are paid over to the recipients direct and do not go through the church accounts. Our apologies if we have omitted any other charitable fundraising by Parishioners.

13 PRIOR PERIOD COMPARATIVE SOFA

STATEMENT OF FINANCIAL ACTIVITIES *For the year ending 31st December 2024*

	Notes	Total Unrestricted Funds	Total Restricted Funds	Total Endowment Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£	£
INCOME AND ENDOWMENTS	2					
Voluntary Income		89,000	1,547		90,547	*285,432*
Activities for Generating Funds		42,658			42,658	*46,932*
Grants Received					-	*70,000*
Income from Investments		3,645	369		4,014	*5,649*
Income from Church Activities		4,569			4,569	*9,965*
Other Income						
TOTAL INCOME		139,872	1,916		141,788	*417,978*
EXPENDITURE	3					
Church Activities		171,149	2,223		173,372	*365,351*
Cost of Raising Funds		1,568			1,568	*1,608*
Other Expenditure		8,837			8,837	*10,035*
TOTAL EXPENDITURE		181,554	2,223		183,777	*376,994*
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		(41,682)	(307)		(41,989)	*40,984*
GAINS / (LOSSES) ON INVESTMENTS	5b	964			964	*7,818*
NET INCOME / (EXPENDITURE)		(40,718)	(307)		(41,025)	*48,802*
TRANSFERS BETWEEN FUNDS		(4,697)	4,707	(10)	-	
NET MOVEMENT IN FUNDS		(45,415)	4,400	(10)	(41,025)	*48,802*
FUND BALANCES AS AT 31st DECEMBER 2023		301,562	13,938	10	315,510	*266,708*
FUND BALANCES AS AT 31st DECEMBER 2024		256,147	18,338	-	274,485	315,510