The Parochial Church Council of the Parish of St Ann, Hanger Lane

Report and Accounts
Year ended 31 December 2025

Stewardship
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANN, HANGER LANE

LEGAL & ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 DECEMBER 2025

ADDRESS FOR CORRESPONDENCE	Avenue Road London N15 5JH
GOVERNING DOCUMENTS	PCC Powers Measure 1956 and the Church Representation Rules 2011
CHARITY REGISTRATION NUMBER	1138028
MEMBERS OF THE PCC	*Ex-officio* Revd Jessica Swift (Incumbent & Chair) Revd Catherine Ellerby (Curate) Revd Elizabeth Fellows (Curate, Electoral Roll Officer) (Term ended March 2025 Jasmin Archibald (Warden) William Jefferies (Warden and Lay Vice Chair) Emma Archibald (Deanery Synod representative) Kathy Greenfield-Brown (Deanery Synod representative, Deputy Warden, Standing committee) *Elected* Alexander Neofytou (Treasurer, Standing Committee) Lisa Nankunda (Children's Champion) (Appointed May 2025) Owen Sloman (ALMA representative) Siwan Sloman (Safeguarding Officer) Robert Horsley (Licensed Lay Minister, Finance subgroup) Christine Ngeri-Wilson Geraldo Eghan (Accessibility and inclusion) Corlene Baird Manuela Cardosso Chied Oberari (Standing Committee) (Appointed May 2025) Martyn Kirunda (Appointed May 2025) Ryan Davis Mcauley (Appointed May 2025 and Resigned June 2025) Richard Nsubuga (Term ended May 2025) Adrian Mulcare (Term ended May 2025) Leonard Senior (Term ended May 2025) Nesta Murray (Term ended May 2025) Dallas Joy Windsor Huw Richards (Secretary co-opted)
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal & Administrative Details
Pages 2-9	Trustees' Report
Page 10	Independent Examiner's Report
Page 11	Receipts and Payments Account
Page 12	Statement of Assets & Liabilities
Pages 13-14	Notes to the Accounts

St Ann's Church Tottenham
Avenue Road, N15 5JH
Charity no: 1138028
Annual Report for 2025
Annual meeting: 31 May 2026

Objects of the charity

The primary object of St Ann's Parochial Church Council (PCC) is the promotion of the whole mission of the Church be it pastoral, evangelistic, social or ecumenical. This is summarised in our mission statement: Belong, Believe, Be out there.

The PCC is committed to investing in leadership development, being generous, working in partnership, and growing a worshipping community on the Tiverton Estate. St Ann's is an ECOChurch which has reached Silver accreditation.

The PCC is a corporate body established by the Church of England. The PCC operates under the PCC Powers Measure. The PCC is a Registered Charity.
The PCC is also specifically responsible for the maintenance of St Ann's Hall and the two flats therein, and the Fowler Newsam Trustees for the hall and cottage attached.

At the start of the year, the PCC were asked what should be laid out as priorities for the year, as a way of focusing our energy and resources but also as a way of expressing what we value. Here is what they expressed:
Prayer, continued growth, feelings of community, looking out for each other, making efforts to welcome new attenders, stable finances, continued environmental effort, extending outreach beyond the immediate community, disability inclusion and accessibility, new hall , boilers, combatting loneliness where possible, safeguarding, having more people involved at the front of church in contributing and leading services (especially young people), eliminating past negative influences, affirming the knitting club and walking group and youth clubs.

All of these have been achieved in some way over the year. St Ann's is a church living out its faith in action in this community because of all the members, visitors, staff and volunteers. Together we are building a healthier, stronger, more loving and faithful church - that is because of you! A particular thanks to our churchwardens Jasmin Archibald and Will Jefferies, to all the PCC, and everyone who gives their time and care week after week.

Summary of main activities & achievements

The Parish Church Council (PCC) is committed to enabling as many people as possible to come to faith, grow in faith, belong in worship, and to become part of our parish community. The focus of our mission is centered around four main areas: managing our buildings and financial assets sustainably, investing in children and young people, being an ECOChurch, and developing pioneering ministry on the Tiverton Estate. The PCC and staff team continue to invest in leadership development, creative worship, and community partnership.

When executing our activities for the year, we have considered the commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We aim to enable those in our community and parish to live out their faith through:
Worship and prayer
Provision of pastoral care
Mission and outreach work, with particular emphasis on those living on our estates
Children, youth and families ministry
To facilitate this work it is important that we maintain the fabric of the Church of St Ann's and all its buildings, including the Fowler Newsam Hall and St Ann's Hall.

Worship and Prayer
Sunday worship is the centre of St Ann's. The pattern of inviting young people to lead each month, having guest preachers like Brother Sam for our Eco Service, or including the faith experience of the congregation in our Lent testimonies, keeps our worship vibrant and growing.

The prayer ministry team are an essential anchor to Sunday worship offering prayer opportunities at each service. The pattern of having an alternative form of prayer ministry each month is a way to attend to the different prayer needs in the community. We have blessed with oil, blessed with water, had prayer requests at the rail, moments of silence, international ecumenical led prayer. With a prayer focus this year, we also hosted the Prayer Course on Monday evenings, and had a parish prayer evening in November.

The monthly midweek communion services, Open Church on Mondays and Tuesdays, prayer walking the Tiverton on Wednesdays, and termly home visiting with communion, are all established patterns of worship and prayer.

Pastoral Care
Our commitment to pastoral care is primarily expressed in nature of relationships at St Ann's. The strong sense of community has established a network of relationships and friendships. One of the developments in the year was embarking on the Practicing the Way course in the autumn, which included meeting in small groups in church once a month.
The visiting team continue to offer support to those unable to leave home. This team also established a pattern of meeting each term to ensure that our intercessions, home visiting, and pastoral care is up to date.
Our relationship with St Ann's Hospital continues to be supported by the Monday afternoon prayer group and Catherine's chaplaincy connection. Ros was a core and founding member of the Monday prayer group and so it was a hard bereavement for the group when she died in June.

Mission and outreach work
St Ann's has a commitment to three mission partners and three dedicated services in the year. Our mission partners are Lucy with Interserve, CARIS Haringey, St Joseph's Church, Huambo, Angola. Although this year we did not receive an in person visit from Lucy, we receive her newsletters and pray for her and the ministry each month. Because of the economic climate and funding challenges, CARIS Haringey was dissolved as a charity. We hosted a service of thanksgiving for the work and ministry of CARIS on 28 May 2025. Some of the volunteers were able to continue the Wednesday stay-and-play, Happy Space began in September. Jess was able to travel to Luanda, Angola for the

installation of the new Archbishop in January and met with Revd Domingos Tchikete, our ALMA link partner, in person. We celebrated an ALMA service in July.

In addition, throughout the year we have a service and take up a collection dedicated to the Children's Society (December), Christian Aid (May), and Tearfund (August) where we welcomed a guest speaker. In 2025, the knitting group held a Christmas craft stall and raised money for Noah's Ark Children's Hospice, which is the most local hospice serving Tottenham.

The ECOChurch team achieved their objectives for 2025 and continue to lead the church in creative and practical ways to become good stewards of the earth. The team led an ECO service in October, welcoming Brother Sam as a guest preacher. We are very proud to be an ECOChurch, and this year benefited from being a recipient of a Community Carbon Fund grant to perform an energy audit on the church and hall.

#Love the Tiverton continued to be a central part of the mission and outreach. Monthly gatherings of the worshipping community on the Tiverton Estate continued, and the team were able to offer continuity when Elizabeth finished her curacy. The highlights again this year were the Easter egg hunt and Christmas donkeys. In the Spring the team began to explore the possibility of renting a shop on Fladbury Road - a point of prayer for many years!

Children, youth and families
Sharon Mitchell is our children, youth, families and schools worker, and works with Richard our session youth worker. Sharon works closely with all the parish schools. She was able to adeptly adapt to Tiverton Primary School closing, relocating groups to St Ann's hall and working diligently to build relationship with South Grove School. Relationship with St Ann's Primary School continue to be strong - each month the school comes to the church for a Praise Assembly, and Jess and Sharon are regularly in the school. Having young people at the centre of all of St Ann's is a priority, key roles include our Youth Wardens,, and having the young people lead worship on a monthly basis in the All Age service. We are so grateful to all the Sunday group leaders, volunteers and all those who support this ministry.

Financial Review.

The financial picture in 2025 reflected both the opportunities and pressures facing St Ann's as we continued to invest in ministry, outreach and the long-term sustainability of our buildings.

Overall income was lower than in 2024, partly reflecting the conclusion of St Ann's direct involvement with the Church on the Farm, alongside reduced rental income during the year. Despite this, the church remained active across all areas of parish life and continued to support a wide range of ministries within the church and wider community.

Total receipts for the year were ~£204,300 compared to ~£224,00 in 2024. Approximately half of the church's income in 2025 came through planned giving, collections, donations and Gift Aid, reflecting the continued generosity and commitment of the congregation and supporters of St Ann's. Planned giving remained stable at £46,300 during the year. Mission giving increased during the year to ~£7,100, reflecting St Ann's commitment to supporting Christian mission locally and internationally.

The Common Fund contribution to the Diocese increased to £51,300 and was once again paid in full. This continues to represent a significant but important commitment towards supporting ministry across the wider Diocese of London.

As in previous years, the upkeep of the church buildings and rising operational costs remained a significant financial challenge. Combined church and hall running and maintenance costs totalled ~£67,000 during 2025. Alongside essential maintenance and repairs, the church also completed the installation of a new boiler in St Ann's Hall and undertook a detailed energy audit funded through the Community Carbon Fund grant (£10,000 see Fabric and ECO Church sections). The findings from this work will help shape future decisions around energy efficiency, sustainability and the long-term use of our buildings.

Cash balances at the end of the year stood at ~£7,200 compared to ~£15,200 in 2024. This reflects a combination of ongoing financial pressures, loan repayments associated with previous improvement works, and the PCC's continued commitment to maintaining ministry and outreach during a financially demanding period.

Looking ahead, the PCC remains mindful of the need to strengthen the church's long-term financial resilience while continuing to support the mission and ministry of St Ann's. We remain thankful to God for His provision through another year of faithful service, generosity and community life.

Reserves policy
The PCC aims to maintain unrestricted reserves sufficient to support the continued ministry and operation of the church during periods of unexpected financial pressure or unforeseen expenditure.

The long-term aim remains to build reserves equivalent to approximately three months of essential expenditure, including staffing costs and the running costs of the church and hall. This is currently estimated to be approximately £36,000.

During 2025, financial pressures and ongoing costs meant that the planned process of building reserves did not begin as previously hoped. However, the PCC remains committed to improving the church's financial resilience over time and reviewing opportunities to gradually strengthen reserves as circumstances allow.

Structure, governance & management

The method of appointment of PCC members is set out in the Church Representation Rules. All those who attend our services and are members of the congregation are encouraged to register on the Electoral Roll.

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. July was dedicated as a month to promote giving and stewardship. Much attention was given by the Standing Committee to review income and expenditure considering rising costs especially with regards to energy.

Safeguarding

Safeguarding continues to maintain a high profile at St Ann's, we have particular attention to developing our Safeguarding culture. St Ann's takes great care in working towards ensuring our parish is a safe place for all especially children and adults at risk of harm. Our Safeguarding Policy is renewed annually as is our guiding document in our practice. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, in relation to having due regard to the House of Bishop's Policy and Practice Guidance on safeguarding children and adults at risk, reflecting a responsible, diligent, and proactive commitment to safeguarding standards.

Our Safeguarding Policy was reviewed at the PCC meeting 18 June 2025, and should be reviewed next in June 2026. The Safeguarding officer (for 2025) is Siwan Sloman and Children's champion is Lisa Nankunda.

Safeguarding remains a priority at St Ann's, is a standing agenda item for the PCC and we mark Safeguarding Sunday each November. We want and take great care in working towards ensuring our parish is a safe place for all especially children and adults at risk of harm.

Since the last report, the focus has continued to be on ensuring PCC members and volunteers have undertaken the relevant training and that copies of all certificates are filed electronically and hard copy as a record. In addition we have concentrated on record keeping and encourage communication with and within the team to share any concerns. Using the Parish Dashboard, and the Safeguarding Hub, we have been able to ensure our compliance and record keeping of training and DBS checks. We have continued to make progress on the Dashboard and have maintained Level 3 with a current score of 98% compliance. In addition to the activities on the Tiverton Estate, the Parishioner Visitors/Prayer Ministry volunteers added to the Dashboard, we have added the weekly drop-in sessions to help local families in need.

Some PCC members still need to undertake their C1 Safeguarding Foundations training. This is the training breakdown:
15/16 have completed and provided evidence of C0 (Basic Awareness of Safeguarding)
13/16 have completed and provided evidence of C1 (Foundations), however two members 'certificates have expired at the end of the year.
4/4 have completed C2 (Leadership)
13/16 have completed the Awareness of Domestic Abuse
My hope in the coming year is that we reach 100% compliance with training requirements.

The Safeguarding Officer continues to use the Safeguarding Hub linked to the Dashboard, also provided by the Diocese, as a means to track more detailed safeguarding and training records for a wider range of roles within the church team. The lead recruiter/church warden also has access to this hub to update and track DBS checks. We moved up to level 2 of the Hub this year, however the levels recently been removed. We haven't yet made full use of the additional resources in the Hub, but hope to explore them further in the coming year.
We continue to have an Action Plan which is generated using information from the Dashboard, and is referenced at our regular termly meetings between the Vicar (Jess), the Safeguarding Officer (Siwan) and the Lead Recruiter (Jasmin). The Action Plan will be brought to the APCM on 31 May 2026 for approval.

The key points arising in the action plan are:
All PCC members are to complete mandatory training – we have continued to implement the ‘3 reminders ’policy and members not completing all training and DBS checks will not be eligible to stay on the PCC.
All PCC members to complete Awareness of Domestic Abuse training, which is recommended training which we are committed to.
Review DBS paperwork/records using the new Hub.
Confirm a new lead recruiter role was finalized this year.

Safeguarding continues to be a standing agenda item for every PCC meeting.

Finally, here is the Safeguarding Data report for 2025:
Safeguarding officer - Siwan Sloman
Children’s champion - Lisa Nankunda
PCC Safeguarding policy statement displayed on board by entrance of church and hall.

As there were no new our volunteer recruits or any outstanding in 2025, the DBS data is:
0 - Volunteers completed full process
0 - Volunteers completed DBS check and brought to PCC (first time)
0 - Volunteers completed DBS check and brought to PCC (renewing)
0 - Volunteers still in process
0 - Volunteers who have left (role or parish) and therefore no longer in process

Fabric

The Quinquennial Inspection took place in October 2021 and the report was issued in January 2022. There is nothing to report or update this year, however it is worth noting that there will be an inspection in 2026.

Roof and Gutters
Following the bi-annual inspections and works by IPH Solutions in 2025 they were instructed to complete the ‘over and above defect works’, outside of their usual gutter and cleaning works (which were completed on 6 March and 9 September), to make repairs to some principal long term defects namely:
The re-pointing of the lead gutter work to the Southside of the chancel roof that had been causing water ingress and high level internal plaster work failures adjacent to the south side of the alter.
The re-pointing of the lead work flashings to the flat roof of the Vestry.
These IPH Solution works ticked off a number Quinquennial Inspection (QI) report items.
Church Roofs generally - despite the wet weather the majority of roof leaks have been resolved by IPH Solutions. These will need to be continually monitored going forward.
There are two possible leaks adjacent to the AV desk and to the front pew beneath the pulpit.

Community Carbon Fund
After securing a grant of £10,000 from the Community Carbon Fund, a comprehensive energy audit of St Ann’s Church and hall was completed in the summer of 2025. The energy audit findings were presented to the PCC in September 2025.
The report from Richard Griffith Architects and Max Fordham’s made it clear that the two main issues regarding energy costs and use for the church and church hall were:
The current energy tariffs for both electricity and gas.

The energy use and leakages from the Church Hall.
Action will be able to be taken early in 2026, as the church will be due to renegotiate the gas tariff to a substantially lower rate in March 2026. The Electricity tariff will be renegotiated in July 2026.
The energy audit report suggested some simple actions to improve the energy performance of the church hall. The church is now investigating costs and funding to make these basic refurbishments to the hall.
The longer term and more substantive refurbishment proposals for the church hall will be investigated once the short refurbishment works have been completed. It is hoped these works will also improve the rental income possibilities for the hall going forward into the future.

Vestry
Following the structural investigations of 2024 which concluded that the Vestry was structurally intact but needed some restoration works to the movement cracks that had appeared in its structure, these works have yet to be commissioned subject to the other priorities raised in the energy audit report.

Church Yard Wall
There was a meeting in April 2025 between our QI architect, the archdeacon, the diocesan housing team and Vicar to review the leaning church wall and vicarage wall, and to map out a co-ordinated approach. However, the diocese proceeded taking forward the urgent action required on the vicarage wall, and nothing more has been communicated with the PCC with regards to co-ordinating repairs of the church wall.

Tree Surgeon
While tree surgeons were working in the vicarage garden in the autumn of 2025 they took the opportunity to remove the dead chestnut in the corner of the church garden by St Ann's Road (which was vulnerable/dangerous).

St Ann’s Hall
A new boiler was fitted to the kitchen in the church hall in October 2025.

Between the QI and energy audit reports we have a clear idea of our priorities and principles for our buildings, and aim to rise the challenge of ensuring they are an asset for future generations.

Responsibilities of trustees

Charity law requires the PCC to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

The PCC is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees on Wednesday 6th May 2026 and signed on their behalf by

J Swift
J Swift (Jun 9, 2026 17:01:17 GMT+1)

Revd Jessica Swift.

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANN, HANGER LANE

I report to the trustees on my examination of the accounts of the Parochial Church Council of the Ecclesiastical Parish of St Ann, Hanger Lane ('the charity') for the year ended 31 December 2025 on pages 11 to 14 following.

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

I report in respect of my examination of the charity's accounts 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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Sarah Crispin
Sarah Crispin (Jun 11, 2026 17:22:00 GMT+1)

Sarah Crispin ACA

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Jun 11, 2026

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANN, HANGER LANE

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds General Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income receipts						
Voluntary receipts	2(a)	90,473	5,196	47,300	142,969	147,989
Church activities	2(b)	4,287	-	-	4,287	4,642
Trading activities	2(c)	41,158	15,799	-	56,958	61,607
Other income	2(d)	75	5	-	79	105
		135,993	21,000	47,300	204,293	214,343
Capital and similar receipts						
Loan receipt		-	-	-	-	9,636
		-	-	-	-	9,636
Total receipts		135,993	21,000	47,300	204,293	223,979
Payments						
Church activities						
Common Fund		51,300	-	-	51,300	46,800
Clergy and staffing costs	3(a)	835	-	30,260	31,095	31,856
Church life and outreach costs	3(b)	44,750	4,416	1,844	51,010	62,540
Property costs	3(c)	45,243	6,169	15,370	66,782	70,444
		142,128	10,585	47,474	200,187	211,640
Mission giving and donations	5	2,545	2,368	2,205	7,118	5,250
		144,674	12,952	49,678	207,304	216,890
Purchase of fixed assets		995	-	-	995	-
Loans repayment		3,978		-	3,978	5,304
		4,973	-	-	4,973	5,304
Total payments		149,647	12,952	49,678	212,277	222,194
Net of receipts / (payments) before transfers		(13,654)	8,047	(2,378)	(7,985)	1,785
Transfers between funds	6	8,250	(10,315)	2,064	-	-
Net movement in funds		(5,404)	(2,267)	(314)	(7,985)	1,785
Cash funds as at last year end		6,968	3,711	4,508	15,187	13,402
Cash funds at this year end	A	1,564	1,444	4,194	7,202	15,187

The notes on pages 13 - 14 form part of these accounts.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANN, HANGER LANE

STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds				
	General funds	Designated funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	1,340	1,444	4,194	6,978	15,008
Petty cash	224	-	-	224	180
	1,564	**1,444**	**4,194**	**7,202**	**15,187**
B Other monetary assets					
Gift aid due to charity	1,957	-	450	2,407	3,269
Lettings receivable	922	-	-	922	1,635
Other debtors	3,218	-	-	3,218	2,671
	6,097	**-**	**450**	**6,547**	**7,575**
C Liabilities					
Falling due within one year					
Loans	-	-	3,312	3,312	7,473
Pension creditor	479	-	-	479	160
Fee for Independent Examination	1,800	-	-	1,800	1,740
Accrued expenses	7,236	-	-	7,236	3,273
	9,515	**-**	**3,312**	**12,827**	**12,645**
Falling due after one year:					
Loans	3,000	-	2,440	5,440	5,256
	3,000	-	2,440	5,440	5,256
Total	**12,515**	**-**	**5,752**	**18,267**	**17,901**

During 2022 a loan was received from the Diocese to fund the AV upgrade, the outstanding balance of £3,094 was repaid in 2025. During 2024 a loan was received from the Diocese to fund the lighting upgrade. The loan is repayable at a rate of £276 per calendar month and a total of £884 was repaid during 2025.
A loan of £3,000 was received in 2024 with no fixed repayment terms

D Assets retained for charity's own use

	Current value
	£
Fixtures, fittings & equipment	-
AV equipment	27,172
	27,172

Consecrated property, beneficed property and moveable church furnishings which require a special faculty for disposal are excluded from the above list of charity assets.

E Investment assets

	Current value
	£
Investment property	
Church Hall Flats	730,000
	730,000

The accounts were approved by the trustees on 6th May 2026 and signed on their behalf by:

J Swift
J Swift (Jun 9, 2026 17:01:17 GMT+1)
Revd Jess Swift

Date: Jun 9, 2026

The notes on pages 13 - 14 form part of these accounts.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANN, HANGER LANE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the PCC for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		Unrestricted Funds				
		General funds	Designated funds	Restricted Funds	Total 2025	Total 2024
		£	£	£	£	£
2 a)	**Voluntary income**					
	Planned giving	42,690	3,610	-	46,300	46,155
	Collections and other donations	33,760	1,586	7,531	42,877	50,103
	Grants	453	-	39,536	39,989	38,314
	Gift aid recovered	13,570	-	234	13,803	13,418
		90,473	5,196	47,300	142,969	147,989
b)	**Church activities**					
	Fees for weddings and funerals	1,899	-	-	1,899	1,534
	Fowler Newsam Hall recharges	2,388	-	-	2,388	3,108
		4,287	-	-	4,287	4,642
c)	**Trading activities**					
	Property rental income - church hall flats	28,536	-	-	28,536	31,070
	Property rental income - church hall	12,622	-	-	12,622	14,738
	Mast income	-	15,799	-	15,799	15,799
		41,158	15,799	-	56,958	61,607
d)	**Other income**					
	Interest from cash deposits	75	5	-	79	105
		75	5	-	79	105

		Unrestricted Funds				
		General funds	Designated funds	Restricted Funds	Total 2025	Total 2024
		£	£	£	£	£
3 a)	**Clergy and staffing costs**					
	Youth & schools workers	-	-	30,260	30,260	31,261
	Running costs for clergy accommodation	835	-	-	835	595
		835	-	30,260	31,095	31,856

Jess Swift, Elizabeth Fellows (term ended March 2025) and Catherine Ellerby are clergy members of the PCC. Jess Swift and Elizabeth Fellows receive a stipend from the Diocese; the cost of these stipends is not included in the above payroll cost however it should be noted that some of the Common Fund is used to help pay the stipends. Jess Swift is provided with accommodation (which is customary for clergy) and the cost of this accommodation to the PCC is disclosed in the above note. Elizabeth Fellows' accomodation is funded as part of our Resource Church status.

b)	**Church life & outreach costs**					
	Cost of services	198	-	-	198	260
	Children and youth ministry	-	-	1,148	1,148	1,042
	Other ministry expenses	804	-	-	804	313
	Church on the farm costs	-	4,416	-	4,416	18,949
	Tiverton costs	1,242	-	-	1,242	963
	Outreach events	1,097	-	17	1,115	1,084
	Independent examiner's fee	1,740	-	-	1,740	1,620
	Support staff salaries	32,998	-	-	32,998	31,543
	Administration costs	5,019	-	-	5,019	5,542
	Staff expenses	1,653	-	678	2,331	1,223
		44,750	4,416	1,844	51,010	62,540
c)	**Property costs**					
	Church running & maintenance	26,524	6,169	8,760	41,453	30,449
	Major repairs to Church	-	-	-	-	17,371
	Church Hall running & maintenance	16,381	-	4,450	20,831	22,154
	Major repairs to Church Hall			2,160	2,160	
	Church Hall flats running & maintenance	2,338			2,338	470
		45,243	6,169	15,370	66,782	70,444

4 Mission giving and donations

Mission in UK and overseas	2,545	2,368	2,205	7,118	4,850
Secular Charities	-	-	-	-	400
	2,545	2,368	2,205	7,118	5,250

5 Transactions with related parties

4 members of the PCC are also trustees of the Fowler Newsam Hall Trust. During the year, the charity received £23,192 (2024: £23,191) in grants for youth work and £2,388 (2024: £3,108) in recharges to cover staff & other costs from FNH, and incurred £2,341 (2024: £4,224) expenditure on behalf of FNH.

During the year the charity received donations totalling £11,808 (2024: £24.000) from related parties (which includes members of the PCC and anyone closed connected to them. The Charity also has an outstanding loan of £3,000 from 2024 from a related party.

Elizabeth fellows received a farewell gift from the church of £700 when she finished in her role as Curate

6 Movement on designated, restricted and endowment funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	6,968	135,993	(149,647)	8,250	1,564
Designated funds					
Church maintenance	794	15,849	(6,169)	(10,270)	204
Broadwater Farm General	2,918	5,151	(6,783)	(45)	1,240
	3,711	21,000	(12,952)	(10,315)	1,444
Restricted funds					
Youth Fund	93	27,392	(29,235)	2,045	295
Mission Fund	(115)	3,062	(1,980)	19	986
Broadwater Farm Activites	4,531	-	(3,040)		1,491
Fabric Fund	-	5,384	(3,960)		1,424
Projects	-	678	(678)		-
Energy Efficiency project	-	10,560	(10,560)		-
Tear Fund	-	225	(225)		-
	4,508	47,300	(49,678)	2,064	4,194
Total funds	15,187	204,293	(212,277)	-	7,202

The designated Church Maintenance fund is for money set aside by the trustees to maintain the church building
The designated Broadwater Farm General fund is for funds set aside to support the work at Broadwater farm

The restricted Youth fund is for Youth Work
The restricted Mission fund is to support mission outside of St Ann's
The restrcited Broadwater Farm Activities fund is for Fund for youth activities run by Church On The Farm
The restricted Fabric fund is for the new church boilers
The restricted projects fund is for donations towards a farewell gift for curate Elizabeth Fellows

Fund transfers were made during the year to top up balances and reconcile opening balance differences