St Andrew's, Stapleford Parochial Church Council

Financial Statements

For the year ended 31 December 2025

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For the year ended 31 December 2025

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Charity Reference and Administrative Details

For the year ended 31 December 2025

Charity Name	**The Parochial Council of the Ecclesiastical Parish of St Andrew, Stapleford**
Other name the charity uses	**Stapleford PCC**
Registered Charity Number	**1158492** **Charity**
Charity's principal address	**The Vicarage** **43 Mingle Lane** **Stapleford** **Cambridge CB22 5SY**

St Andrew's, Stapleford Parochial Church Council

Names of the charity trustees who managed the charity during the year:

Trustee name	Office (if any)	Dates acted if not for whole year
Simon Taylor	Chair	
Felicity Cooke	Vice chair Deanery Synod Rep Electoral Roll Officer	
Alastair MacGregor	Churchwarden	
Lucinda Howard	Curate	To September 2025
Matt Lewis	Curate	From July 2025
Nicola West	Secretary	
Chris Bow	Treasurer	
Lizzie Taylor	Deanery Synod Rep	
Kirsty Campbell		To May 2025
Martin Ginger		To May 2025
Sarah Hackett		To May 2025
Romie Ridley	Assistant churchwarden	To May 2025
Fiona Holliday		
Anne Roberts		
Sue Brown		
Robert Ferneyhough		
Stephen Ford		
Jackie Nettleton		
Alan Holliday		From May 2025
Nell Jerram		From May 2025

Report of the Trustees

For the year ended 31 December 2025

OBJECTIVES AND ACTIVITIES

Summary of the purposes of the charity as set out in its governing document

Stapleford PCC has the responsibility of working with the Vicar, the Revd Dr Simon Taylor, to promote in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social and ecumenical. The PCC has maintenance responsibilities for the Church of St Andrew, the Verger's Cottage and the Johnson Hall.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts

The provision of religious services on a regular basis. St Andrew's is a church for the whole community, including Stapleford and the surrounding areas, and aims to provide a safe and inclusive welcome to everyone, whatever their situation in life. The PCC is committed to enabling as many people as possible to worship at St Andrew's Church and to become part of the church community, including offering special services at Easter, Harvest, Remembrance Sunday and Christmas. We offer baptism, marriage and funeral services as requested and in accordance with Ely Diocese instructions. Pastoral and spiritual support and various groups and activities are offered to the whole community.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit

In provision of these activities we are mindful of Christian teaching as well as the guidance issued by the Commission on public benefit. Thus whilst our worship, ethos and practices are Christian and accord with the doctrine of the Church of England, activities organized or led by the church for individuals or groups are open to all and are carried out without discriminating in relation to any protected characteristic. We also work in partnership with the community to maintain the fabric of St Andrew's church and the churchyard and both are used by the wider community.

Contribution made by volunteers

The Vicar of St Andrew's serves as 'House for Duty', receiving housing but no stipend from the Diocese. The parish contributes the full ministry share requested from it. Members of the PCC and the congregation lead and support all activities on a voluntary basis, through a system of sub-committees of the PCC. Maintenance of the buildings and churchyard, worship and social events, pastoral work in the parish, and children's and youth work in the parish are all contributed to by volunteer members of the PCC and the church.

ACHIEVEMENTS AND PERFORMANCE

Summary of the main achievements of the charity, identifying the difference which the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole

During 2025 the church's activities continued to recover from the effects of the Covid pandemic.

Worship and Prayer

The PCC offers a range of services and other worship opportunities each week and in the course of the year. During the course of the year St Andrew's has generally offered up to three services on

Sunday mornings, in addition to evening services once a month. Series of services during the year followed a number of different themes: in addition to significant use of the lectionary, there were series based on Paul's first missionary journey in the book of Acts, the life of Moses, and the middle chapters of the letter to the Ephesians.

Every Sunday morning begins with a BCP communion service at 9 am. The various services at 10.30 am are of different styles. In 2025 they included regular Forest Church services in the churchyard or Messy Church services in the Johnson Hall depending on the weather. These services have proved popular with families with young children, but also with some older members of the church. The popularity of Forest Church has continued to prompt greater use of the churchyard for other services too, so that a number of summer services were successfully held in the churchyard.

Special services have taken place according to the church calendar (e.g. Easter Sunday, Harvest Festival)

In May 2025 at the date of the annual church meetings there were 110 persons on the Electoral Roll, a decrease on the previous figure following the complete revision of the Roll required by law. Attendance compared with the previous year, and with the pre-pandemic figures in 2019 were as follows:

	2019	2022	2023	2024	2025
Average week in October	100	83	79	104	108
Usual Sunday	85	76	80	83	90
Easter Eve/Day	240	196	185	193	207
Christmas Eve/Day	430	368	368	386	479

Overall, therefore, attendance is satisfactory compared to pre-pandemic levels. There is a sense that in attendance as well as in the range of activities the church offers a continuing recovery from the pandemic.

The church meets monthly outside of Sunday services for a prayer meeting. It is open to all, though attendance is limited.

Deanery Synod

Four members of the PCC, including the vicar and curate and two elected representatives, sit on the Deanery Synod, which provides the PCC with an important link between the parish and wider structures of the church.

The church building, Johnson Hall and Verger's Cottage

During 2025, as in most years except during the pandemic, the church remained open 24 hours a day. The quinquennial inspection which took place in 2025 was satisfactory. The PCC's Fabric Committee has continued to undertake and commission regular maintenance and upkeep, and volunteers do the bulk of the work necessary to maintain the churchyard.

The Johnson Hall is used both by church groups, community groups and local service businesses. A weekly toddler group, Little Fishes, run by the church, takes place in there. This re-started at the end of 2021. A popular monthly group for seniors, called JOY (Just Older Youth), is also run by the church in the Hall. The reduction in use of the Hall after the pandemic continues to be rectified. Whether the revenue will cover the cost of maintenance remains to be seen.

The Verger's Cottage provides office space for the parish, including the administrator, curate and youth worker. A local charity, The Magog Trust, rents office space and uses it as their postal address, and it is also used as a postal address for another local charity (the Stapleford Feoffees). The sitting room or other rooms in the cottage are used as counselling rooms on a fairly regular basis.

Parish Magazine

The church publishes a monthly news and events magazine for the village of Stapleford, The Stapleford Messenger, which is available on subscription with copies delivered in the village and in local shops. The production of the magazine has been taken over by the Messenger Production Group. The surplus from the magazine is used in part to fund local, national and international good causes.

Youth Work

It has not been possible to revive our youth group during 2025.

The St Andrew's Stapleford-Nachingwea Link

Together with the local community the church runs a Link Committee with the church of St Andrew's in Nachingwea, Masasi Diocese in southern Tanzania. The Link celebrated its 44 years of operation in 2025 with a service in October. It is thought to be the longest running, continuously active Parish to Parish link in the UK.

The St Andrew's/Children's Society Partnership

In 2025 the partnership continued to support the work of The Children's Society (TCS) by praying, acting and giving. The key event of the year was a celebratory service in September. The partnership committee continues to devise novel ways in which we can support the vital work of TCS with the most vulnerable and disadvantaged children and young people in the country and St Andrew's models these initiatives so they can be adopted by other churches.

The Stapleford Community Warden Scheme

This scheme, run by Cambridge and Peterborough Age UK but sponsored by St Andrew's has continued to run during the year. There is significant demand for the services of the warden, more than the scheme can currently meet. Difficulties with obtaining public funding contributions to the scheme increase the difficulty of keeping it financially viable.

Financial Review

As illustrated in the financial statements on pages 10-20, the church's financial position continues to be maintained predominantly by regular giving and donations. This income category, at £80,922, was little changed from the previous year (2024: £80,297).

Other ordinary income rose to £36,968 (2024: £32,014), mainly due to higher Hall rental income.

Before investment gains, the net surplus for the year was £20,004 (2024: £18,398). The restricted funds were in surplus for the year by £2,913 (2024: £6,378). The church's unrestricted funds (which reflect the normal operations of the PCC) were in surplus by £17,091 (2024: £12,020).

The PCC transferred £3,000 to The Messenger designated fund (2024: £3,000). No money was paid out in 2025 (2024: £6,000).

Losses on investments amounted £3,746 (2024: £2,452 gain).

Net assets were £241,659 (2024: £225,401).

The overall financial position of the PCC remains satisfactory.

Statement explaining the policy for holding reserves stating why they are held

It is the policy of St Andrew's Church, Stapleford to hold in reserves the equivalent of three months' general running costs and three years' annual deficit of income versus expenditure (based on recent years' experience). It is also our policy to hold an amount for likely building works arising from the church's next quinquennial inspection and other major issues, currently ceiling and heating repairs. The appropriate sum to hold in reserve for these purposes at the present time is £200,000.

The charity's principal sources of funds (including any fundraising)

The charity's principal sources of funds are personal giving and fees gained for wedding and funeral services (charged in accordance with Ely Diocese procedures), with additional funding provided by rental income, income from the village magazine and interest on investments. A programme of fundraising events augments the church's funds but are primarily to aid other charities eg: our links with St Andrew's Church, Nachingwea, Tanzania and The Children's Society as well as a range of local, national and international aid charities.

Two Stapleford charities provide funds for the long-term maintenance of the church fabric (see note 12).

Structure, Governance and Management

Description of charity's trusts:

Type of governing document

Parochial Church Powers Measure (1956) as amended, and Church Representation Rules that came into force on 2 January 1957.

How is the charity constituted?

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of the parish priest, any other clergy licensed to the parish, churchwardens, deanery synod representatives, and members elected by members of the congregation who are on the electoral roll of the church. All church attenders are encouraged to register on the electoral roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding how the funds of the PCC are to be spent. There may be up to two co-opted members of the PCC. The full PCC meets six times during the year, and delegates some of its detailed work to committees for Fabric and the Johnson Hall & Verger's Cottage.

The Standing Committee of the PCC has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. The members are the chair, vice-chair, churchwardens, the PCC secretary (who is presently an elected lay member of the PCC), the Treasurer (a co-opted member of the PCC), and one additional elected lay member.

Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees

All members of the PCC are elected in accordance with the Church Representation Rules, save for the chair, who is the parish priest for the time being, any other clergy licensed to the parish, and up to two co-opted members.

Trustees' responsibilities in relation to the financial statements

The Trustees are required by law to prepare financial statements for each financial year that give a true and fair view of the financial activities of the charity and of its financial position at the end of that year. In preparing those financial statements, the Trustees are required to:

(a) select suitable accounting policies and apply them consistently

b) make judgements and estimates that are reasonable and prudent

(c) state whether the policies adopted are in accordance with the Charities Act 2011 and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the financial statements

d) prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

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

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Simon Taylor	Alastair R MacGregor
Full Name(s)	Simon Taylor	Alastair Roy MacGregor
Position	Chair	Churchwarden
Date	14th April 2026	14th April 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	St Andrew's Stapleford Parochial Church Council		
On accounts for the year ended	31 December 2025	**Charity no (if any)**	1158492
Set out on pages	10 to 20		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") 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 carried out under section 145 of the 2011 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 material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: J. Merrick **Date:** 30/3/26

Name: Jayne Merrick

Relevant professional qualification(s) or body (if any):

Address: 6 Churchfield Avenue, Sawston, CB22 3LA

Statement of Financial Activities (including Income and Expenditure Account)

For the year ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total	2024 Total
		£	£	£	£
Incoming resources:					
Donations and legacies		**69,169**	**11,753**	**80,922**	80,297
Charitable activities		**2,598**	**0**	**2,598**	1,312
Other ordinary incoming resources		**32,494**	**4,474**	**36,968**	32,014
Investments		**5,389**	**0**	**5,389**	5,614
Total incoming resources	2	**109,650**	**16,227**	**125,877**	119,237
Resources expended:					
Raising funds		**(14,134)**	**0**	**(14,134)**	(15,563)
Charitable activities		**(78,425)**	**(13,314)**	**(91,739)**	(85,276)
Total resources expended	3	**(92,559)**	**(13,314)**	**(105,873)**	(100,839)
Net incoming resources before other gains and losses		**17,091**	**2,913**	**20,004**	18,398
(Losses)/Gains on investments		**(3,746)**	**0**	**(3,746)**	2,452
Net movement in funds		**13,345**	**2,913**	**16,258**	20,850
Reconciliation of funds					
Total funds brought forward		**184,600**	**40,801**	**225,401**	204,551
Total funds carried forward		**197,945**	**43,714**	**241,659**	225,401

The statement of financial activities includes all gains and losses in the year. All income and expenditure derives from continuing activities.

The notes on pages 12 to 20 form part of these financial statements.

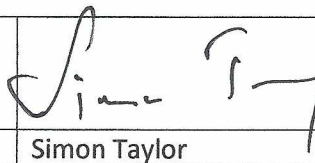
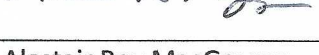
Balance Sheet

As at 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total	2024 Total
		£	£	£	£
Fixed assets					
Investments	6	**121,127**	**0**	**121,127**	124,873
Current assets					
Debtors	7	**2,549**	**691**	**3,240**	2,445
Cash at bank and in hand	8	**91,854**	**43,023**	**134,877**	112,809
Sub-total		**94,403**	**43,714**	**138,117**	115,254
Current liabilities					
Creditors: amounts falling due within one year	9	**(17,585)**	**0**	**(17,585)**	(14,726)
Net current assets		**76,818**	**43,714**	**120,532**	100,528
Total assets less current liabilities		**197,945**	**43,714**	**241,659**	225,401
Total net assets		**197,945**	**43,714**	**241,659**	225,401
The funds of the charity					
Restricted funds	12	**0**	**43,714**	**43,714**	40,801
Unrestricted funds	12	**197,945**	**0**	**197,945**	184,600
Total funds		**197,945**	**43,714**	**241,659**	225,401

The notes on pages 12 to 20 form part of these financial statements.

Approved by the Trustees on 14th April 2026

Signature(s)		
Full Name(s)	Simon Taylor	Alastair Roy MacGregor
Position	Chair	Churchwarden

Notes to the Financial Statements

For the year ended 31 December 2025

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) Basis of preparation

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Statement of Recommended Practice for Accounting and Reporting by Charities (2015), the Financial Reporting Standard FRS 102 and relevant church accounting regulations.

The charity constitutes a public benefit entity as defined by FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from approving these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

(c) Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. Income is allocated as unrestricted and restricted in accordance with fund accounting rules.

The following specific policies are applied to particular categories of income:

- Income from donations and legacies includes grants and donations and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Legacies are included in the Statement of Financial Activities when the charity becomes aware of its entitlement to the gift and the amount involved can be quantified.
- Income from investments is included when receivable.
- Income from other trading activities is accounted for when earned.

(d) Expenditure
Expenditure is recognised on an accrual basis as a liability is incurred, split between unrestricted and restricted funds.
Expenditure on raising funds comprises the costs associated with attracting donations and legacies and the costs of other trading activities.

- Expenditure on charitable activities comprises those costs incurred in the delivery of services to beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs are those associated with meeting the constitutional and statutory requirements of the charity including costs linked to the strategic management of the charity.
- Identifiable direct costs are allocated between expenditure categories of the Statement of Financial Activities on an actual basis, all other costs are allocated on a departmental 'head count' basis.

(e) Consecrated and benefice property
Consecrated and benefice property of any kind is excluded from the financial statements by Section 10 (2) (a) & (c) of the Charities Act 2011.

(f) Tangible fixed assets
Individual fixed assets costing more than £750 are capitalised at cost.
Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost over their expected useful economic lives as follows:

Electronic equipment - 33% straight line basis

(g) Investments
Investments in quoted securities and property investments are stated at market value at the balance sheet date. The Statement of Financial Activities includes the net gains and losses arising on revaluations throughout the year.

(h) Fund accounting
- Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.
- Designated funds have been set aside from unrestricted funds by the PCC for specific reasons.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

(i) Taxation
The charity is exempt from corporation tax as surplus income and gains are applied for charitable purposes.

(j) Finance and operating leases
Rentals applicable to operating leases are charged to the Statement of Financial Activities over the period they are incurred. The charity has no finance leases at present.

2. Incoming resources

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Donations and legacies:				
Donations and gifts	57,867	10,512	68,379	66,319
Gift aid	11,302	1,241	12,543	13,978
Sub-total	69,169	11,753	80,922	80,297
Charitable activities:				
Fee income	2,598	0	2,598	1,312
Other ordinary incoming resources:				
Hall hire	8,968	0	8,968	6,138
Fundraising	0	4,474	4,474	4,044
Magazine sales & advertising	17,657	0	17,657	17,008
Other income	5,869	0	5,869	4,824
Sub-total	32,494	4,474	36,968	32,014
Income from investments:				
Interest income	5,389	0	5,389	5,614
Total incoming resources	109,650	16,227	125,877	119,237

Please refer to Note 3 for associated resources expended.

3. Resources expended

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Expenditure on raising funds:				
Magazine printing costs	9,585	0	9,585	9,568
Other trading activities - hall upkeep	4,549	0	4,549	5,995
Other	0	0	0	0
Sub-total	14,134	0	14,134	15,563
Expenditure on charitable activities:				
Ministry share	28,602	0	28,602	26,486
Administrative costs	14,647	464	15,111	13,954
Utilities	8,359	0	8,359	7,076
Insurance	2,724	0	2,724	2,809
Repairs & maintenance	6,629	8,084	14,713	10,314
Events & entertaining	814	0	814	220
Missions & charities	1,685	4,766	6,451	11,217
Upkeep of services	2,151	0	2,151	1,897
Choir, robes & music	12,983	0	12,983	11,552
Youth work & education	(169)	0	(169)	(249)
Sub-total	78,425	13,314	91,739	85,276
Total resources expended	92,559	13,314	105,873	100,839

4. Staff costs

	2025	2024
	£	£
Salary costs	7,940	8,398

The average number of employees during the year was 1 (2024: 1).

5. Tangible Fixed Assets

The PCC owns the freehold of the Johnson Hall and Verger's Cottage which it acquired from the diocese in 1954. This asset was not capitalised in the accounts of prior periods and the trustees have decided there is no material benefit in obtaining a formal valuation. For insurance purposes, the property is valued at £2,900,000. There are no other fixed assets.

6. Fixed Asset Investments

Unrestricted	**2025**	2024
	£	£
CCLA share fund investment:		
At 1 January	**104,607**	102,266
(Losses)/Gains on revaluation	**(4,182)**	2,341
Market value at 31 December	**100,425**	104,607
CCLA property fund investment:		
At 1 January	**20,266**	20,155
Gains on revaluation	**436**	111
Market value at 31 December	**20,702**	20,266
Total market value of investments at 31 December	**121,127**	124,873

7. Debtors

	Unrestricted	**Restricted**	**2025**	2024
	£	**£**	**£**	**£**
Debtors	1,949	691	2,640	2,180
Prepayments	600	0	600	265
Total	2,549	691	3,240	2,445

8. Cash at bank and in hand

	Unrestricted	**Restricted**	**2025**	2024
	£	**£**	**£**	**£**
Cash at bank	91,854	43,023	134,877	112,809

9. Creditors: amounts falling due within one year

	Unrestricted	Restricted	2025	2024
	£	£	£	£
Creditors	0	0	0	472
Accruals	2,571	0	2,571	1,079
Deferred income	15,014	0	15,014	13,175
Total	17,585	0	17,585	14,726

10. Lease commitments

	2025 £	2024 £
Total value of future photocopier rental payments	3,889	4,949

11. Transactions with trustees and related parties

No trustee received any remuneration during the year (2024: Nil).

Expenses amounting to £234 (2024: £115) were reimbursed to one trustee (2024: One).

There were no related party transactions (2024: None).

12. Funds

	1 January 2024	Movement during 2024	31 December 2024	Movement during 2025	31 December 2025
	£	£	£	£	£
Restricted funds:					
Estate fund	24,545	2,081	26,626	(1,982)	24,644
Nachingwea fund	7,577	4,790	12,367	2,266	14,633
Children's Society	30	10	40	138	178
Warden Scheme	271	1,497	1,768	2,491	4,259
Total Restricted funds	32,423	8,378	40,801	2,913	43,714
Unrestricted funds:					
Johnson Hall fund	28,225	143	28,368	4,420	32,788
General fund	57,217	15,329	72,546	3,724	76,270
Legacy fund	77,527	0	77,527	0	77,527
Designated funds:					
Messenger Fund	8,383	(3,000)	5,383	3,000	8,383
Music Fund	0	0	0	2,201	2,201
Youth Fund	776	0	776	0	776
Total Unrestricted funds	172,128	12,472	184,600	13,345	197,945
Total funds	204,551	20,850	225,401	16,258	241,659

1. Restricted Funds

Estate Fund

The Estate fund was established to fund major repairs to the church largely, but not exclusively, arising out of the quinquennial inspection. It is primarily supported by two Stapleford village charities. Although these are independent of the PCC, the Parish Priest and the churchwardens serve as trustees of both charities. The Feoffees charity regularly gives three-fifths of its income each year; it gave £6,051 in 2025 (2024: £4,861). The Friends of St Andrew's raises funds for the long-term maintenance of the church fabric. Any request from the PCC is considered by the trustees of The Friends on its merit. Nothing was received from this source in 2025 (2024: nil).

Nachingwea Fund

The Nachingwea fund receives money from regular donations, specific appeals and fund-raising events. Its funds are applied in support of St Andrew's church in Nachingwea, Tanzania and its parishioners.

Other

The church operates two other small funds for causes which it supports. The Children's Society fund, which has been established for a number of years, and the Community Warden Scheme fund which was set up in 2019. Both receive money from occasional events organised by the PCC.

2. Unrestricted Funds

Although separate records are maintained for administrative purposes, these funds are collectively available to the PCC to utilise as it deems appropriate. Apart from the Messenger Fund, these funds have not been designated for any particular purpose; the separate headings are a record of where the funds have been sourced.

Johnson Hall Fund

Profits/(losses) on the operation of the hall are accumulated in this fund and it is expected that they will be called upon first in the event of any maintenance costs.

Legacy Fund

The source of this fund was a significant legacy with no conditions attached. This fund constitutes the bulk of the PCC's investment portfolio, the income from which is accumulated directly into the general fund.

General Fund

This fund receives its income primarily from member donations, the magazine and other routine parochial activities. It funds the day-to-day operations of the PCC and the diocesan share.

Designated Fund – Messenger Fund

The PCC allocates a proportion of the surplus generated by the parish magazine (The Stapleford Messenger) to support local charitable and other village-related activities. A designated fund was established for the purposes of receiving and paying out these monies.

	2025	2024
	£	£
Balance at 1 January	**5,383**	8,383
Transfer in from General Fund	**3,000**	3,000
Transfer to Nachingwea Fund	**0**	(1,000)
Transfer to Warden Scheme Fund	**0**	(1,000)
Payments to External Organisations	**0**	(4,000)
Balance at 31 December	**8,383**	5,383

Youth Fund

Monies amounting to £776, previously received by the PCC from youth activities, have been transferred to a separate fund to be used on behalf of such future initiatives.

Music Fund

The Music fund was established in 2025 to hold monies raised for the purpose of promoting the use and development of music within St Andrews.

13. Analysis of net assets between funds

2025				
	Unrestricted	**Designated**	**Restricted**	**Total**
	£	**£**	**£**	**£**
Fixed assets				
Investments	121,127	0	0	121,127
Current assets				
Debtors	2,549	0	691	3,240
Cash at bank and in hand	83,471	8,383	43,023	134,877
Current liabilities				
Creditors: due within one year	(17,585)	0	0	(17,585)
Net assets	189,562	8,383	43,714	241,659

2024				
	Unrestricted	**Designated**	**Restricted**	**Total**
	£	**£**	**£**	**£**
Fixed assets				
Investments	124,873	0	0	124,873
Current assets				
Debtors	1,887	0	558	2,445
Cash at bank and in hand	67,183	5,383	40,243	112,809
Current liabilities				
Creditors: due within one year	(14,726)	0	0	(14,726)
Net assets	179,217	5,383	40,801	225,401