ST ANDREW'S N16 STAMFORD HILL

Creating community together

Parochial Church Council of St Andrew Stoke Newington



Annual Report and Accounts
year ended 31 December 2025

Legal and Administrative Information for the year ended 31 December 2025

PCC Name:	The Parochial Church Council of the Ecclesiastical Parish of St Andrew, Stoke Newington
Other Operating Names:	St Andrew's N16 St Andrew, Bethune Road
Status:	The church is a constituent parish of the Anglican Diocese of London.
Operating and Correspondence Address:	106 Bethune Road London N16 5DU
Chair:	Rev'd Charis Enga
Churchwarden(s):	Ivan Jones
Elected members PCC	John Fletcher (Treasurer and Deanery Synod rep) Ivan James Keisha Nembhard Renee Nembhard-Andrade Jo Wealleans
Charity Registration	1169368
Bankers:	HSBC Bank plc National Westminster Bank Plc CCLA Investment Management Ltd
Independent Examiner	Data Developments

Annual Report of the PCC for the year ended 31 December 2025

The Parochial Church Council (the "PCC") of the Ecclesiastical Parish of St Andrew, Stoke Newington presents its report together with the financial statements for the year ended 31 December 2024.

Parochial Church Council Objectives
The PCC has the responsibility of co-operating with the Priest-in-Charge, The Rev'd Charis Enga, in:

- promoting, in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical;
- considering and discussing matters concerning the Church of England or any other matters of religious or public interest;
- making known, and putting into effect, any provision made by Diocesan or Deanery Synod, but without prejudice to the powers of the PCC in any matter;
- raising such matters as the PCC considers appropriate with Deanery or Diocesan Synod; and
- managing the church property and environs in the parish.

Membership
Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules 2006.

Governance
The PCC is a corporate body established by the Church of England. It is constituted and governed by the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules 2006.

Public Benefit
The Trustees have complied with their duty to have due regard to the public benefit guidance published by the Charity Commission. St Andrew's benefits the public by way of regular worship that is open to all, the provision of sacred space for personal prayer and contemplation, pastoral work, teaching Christianity through sermons, courses and small groups, and promoting the whole mission of the church through its assistance to older people, parents and children, and others in the parish.

St Andrew's encourages community use of the premises and continues to welcome people to drop by at opening times to visit. St Andrew's provides visitors to the church with a free leaflet which introduces them to the stained glass and murals. A more detailed guide is also available should visitors require more information. A Children's Guide was created and produced in 2018 as a result of the National Lottery Heritage Fund support in 2018.

The church building was open on Mondays, Tuesdays, Wednesdays, Fridays and Sundays with 'Open Church' when anyone can come to enjoy the space, peace, beauty and heritage. A chalkboard pavement sign, along with regularly updated adverts on the external railings

publicizing upcoming events and opening times, continue to increase the number of passers-by who drop-in and raise the visibility of the church in the local area.

We have had a full and diverse year as we are beginning to put into action our mission: To walk humbly with God by focusing on God's love through prayer, praise, learning and fellowship; To love kindness by striving to love our neighbours and share God's loving community through creating community in our neighbourhood; To do justice by seeking to listen for God's radical inclusion and love and help people find their voice and power.

Financial Review

The total receipts for the year ended 31 December 2025 were £59,122 (2024:68,280). The total payments for the year ended 31 December 2025 were £56,381 (2024: £55,922). Therefore we had a surplus of over £2,700.

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds (if possible) and enough funds in the general fund bank account in order to meet immediate liabilities and manage cash flow. At present this level is thought to be a figure of £8,000.

Diocesan Commitment to St Andrew's

The Diocese of London recognises the missional importance of this parish and is fully committed to supporting its future. This is shown through the resources the Diocese is investing in St Andrew's, including providing a permanent Vicar, through devoting diocesan-level resource and skills.

Statement of PCC Members' Responsibilities

The PCC members are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Charity law and Church regulations require the PCC members 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 its income and expenditure for the financial year.

In doing so, the PCC members are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the accounts; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the PCC will continue in operation.

The PCC members are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the PCC to enable them to ensure that the financial statements comply with the Church Accounting Regulations 2006 and the Charities Act 2011. They are also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements were approved by the Parochial Church Council on
and signed on its behalf by

REV'D CHARIS ENGA

Rev'd Charis Enga Date: 3 May 2026
Vicar of St Andrew, Stoke Newington and Chair of the Parochial Church Council

Independent Examiner's report to the PCC of St Andrew, Stoke Newington on the Accounts for the year ended 31st December 2024

Respective responsibilities of the Trustees and the examiner
The charity's trustees are responsible for the preparation of the accounts, and they consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

Examine the accounts under section 145 of the Charities Act
to follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
to state whether particular matters have come to my attention.

Basis of the Independent Examiner's statement
My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required for an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement
In connection with my examination, no material matter has come to my attention which gives me cause to believe that in, any material respect:

Accounting records were not kept in accordance with section 130 of the Charities Act, or the accounts do not accord with the accounting records

I 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.

Date: 1st May 2026

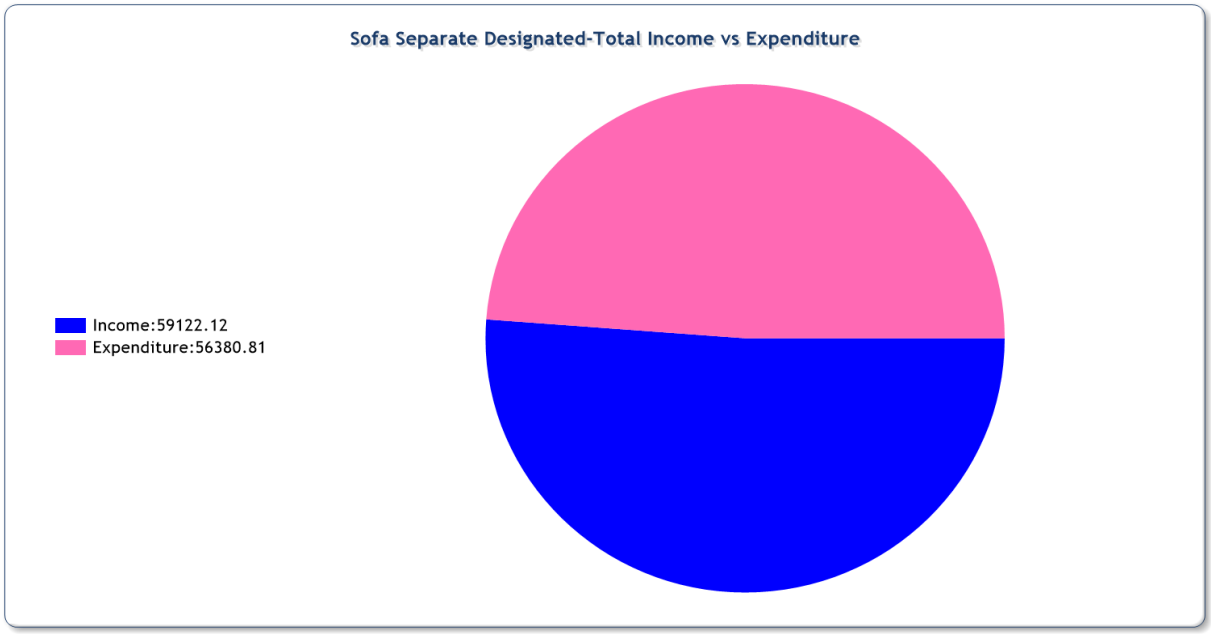
Signed:

STEPHEN HENDY

Stephen Hendy
Data Developments (UK) Ltd Fryer Street, Wolverhampton WV1 1HT

Statement of Financial Activity

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	15,620.04	-	-	-	15,620.04	17,821.89
Income from charitable activities	713.55	-	-	-	713.55	424.00
Other trading activities	39,427.15	-	-	-	39,427.15	48,518.08
Investments	533.53	-	-	-	533.53	586.19
Other income	2,827.85	-	-	-	2,827.85	930.00
Total income	**59,122.12**	**-**	**-**	**-**	**59,122.12**	**68,280.16**
Payments						
Raising funds	-	-	-	-	-	-
Expenditure on charitable activities	56,161.28	-	57.53	-	56,218.81	55,921.58
Other expenditure	162.00	-	-	-	162.00	-
Total expenditure	**56,323.28**	**-**	**57.53**	**-**	**56,380.81**	**55,921.58**
Net income / (expenditure) resources before transfer	**2,798.84**	**-**	**(57.53)**	**-**	**2,741.31**	**12,358.58**
Transfers						
Transfers between funds - in	670.71	-	27.59	-	698.30	-
Transfers between funds - out	(27.59)	-	(670.71)	-	(698.30)	-
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	**3,441.96**	**-**	**(700.65)**	**-**	**2,741.31**	**12,358.58**
Reconciliation of funds						
Total funds brought forward	**25,278.24**	**-**	**9,443.10**	**-**	**34,721.34**	**22,362.76**
Total funds carried forward	**28,720.20**	**-**	**8,742.45**	**-**	**37,462.65**	**34,721.34**
Represented by						
Unrestricted						
General fund	28,720.20	-	-	-	28,720.20	25,278.24
Restricted						
Agency collection	-	-	-	-	-	-
Nursery Deposit	-	-	-	-	-	-
Restoration Fund	-	-	8,593.23	-	8,593.23	8,593.23
Stamford Hill Gardening	-	-	109.74	-	109.74	109.74
Stamford Hill Unites	-	-	-	-	-	(27.58)
Subsistence Fund	-	-	-	-	-	-
Youth Project 2024	-	-	39.48	-	39.48	767.71

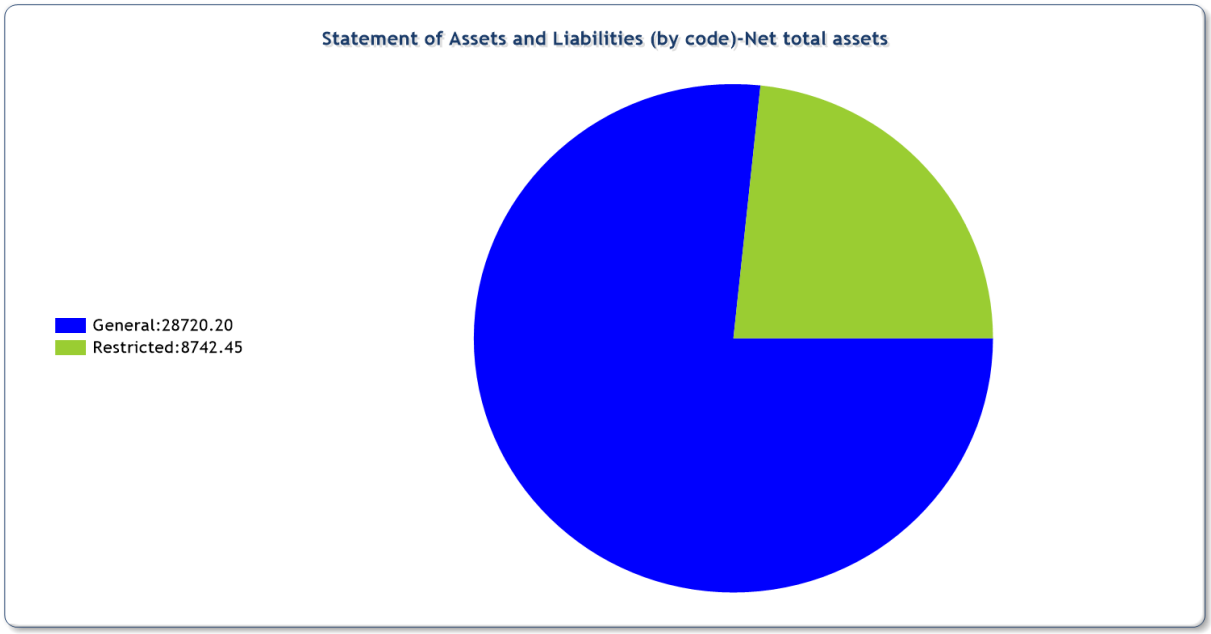


Balance Sheet (Summary)

		As at 31/12/2025	As at 31/12/2024
Fixed assets			
		-	-
Current assets			
Cash At Bank And In Hand		47,878.65	47,137.34
		47,878.65	**47,137.34**
Liabilities			
Creditors: Amounts Falling Due In One Year		(84.00)	1,916.00
		(84.00)	**1,916.00**
Net current assets less current liabilities		**47,962.65**	**45,221.34**
Total assets less current liabilities		**47,962.65**	**45,221.34**
Liabilities			
Creditors: Amounts falling due after more than one year		10,500.00	10,500.00
		10,500.00	**10,500.00**
Total net assets less liabilities		**37,462.65**	**34,721.34**
Represented by			
Unrestricted			
Unrestricted - General Funds		28,720.20	25,278.24
Designated			
Restricted			
Restricted - Restoration Fund		8,593.23	8,593.23
Restricted - Stamford Hill Gardening		109.74	109.74
Restricted - Stamford Hill Unites		-	(27.58)
Restricted - Youth Project 2024		39.48	767.71
	Fund Totals	**37,462.65**	**34,721.34**

Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current Asset - Cash At Bank And In Hand						
6501: Nat West Bank current account	26,896.66	-	65.22	-	26,961.88	26,754.10
6505: Nat West Bank deposit account	-	-	8,593.23	-	8,593.23	8,593.23
6506: HSBC Deposit Account	0.89	-	-	-	0.89	0.89
6510: CCLA (CBF) deposit account	1,822.65	-	10,500.00	-	12,322.65	11,789.12
Total	**28,720.20**	**-**	**19,158.45**	**-**	**47,878.65**	**47,137.34**
Liability - Agency Accounts						
6699: Agency collections	-	-	(84.00)	-	(84.00)	1,916.00
Total	**-**	**-**	**(84.00)**	**-**	**(84.00)**	**1,916.00**
Liability - Creditors: Amounts falling due after more than one year						
9902: Nursery Deposit	-	-	10,500.00	-	10,500.00	10,500.00
Total	**-**	**-**	**10,500.00**	**-**	**10,500.00**	**10,500.00**
Net total assets	**28,720.20**	**-**	**8,742.45**	**-**	**37,462.65**	**34,721.34**
Represented by						
General (Unrestricted)	28,720.20	-	-	-	28,720.20	25,278.24
Restricted - Restoratin	-	-	8,593.23	-	8,593.23	8,593.23
Restricted - SHGFund	-	-	109.74	-	109.74	109.74
Restricted - SHUFund	-	-	-	-	-	(27.58)
Restricted - Youth	-	-	39.48	-	39.48	767.71
Total	**28,720.20**	**-**	**8,742.45**	**-**	**37,462.65**	**34,721.34**



Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Restoratin							
Restricted	8,593.23	-	-	-	-	-	8,593.23
Sub-totals	**8,593.23**	**-**	**-**	**-**	**-**	**-**	**8,593.23**
SHGFund							
Restricted	109.74	-	-	-	-	-	109.74
Sub-totals	**109.74**	**-**	**-**	**-**	**-**	**-**	**109.74**
SHUFund							
Restricted	(27.58)	-	-	27.58	-	-	-
Sub-totals	**(27.58)**	**-**	**-**	**27.58**	**-**	**-**	**-**
Youth							
Restricted	767.71	-	57.53	(670.70)	-	-	39.48
Sub-totals	**767.71**	**-**	**57.53**	**(670.70)**	**-**	**-**	**39.48**
General							
Unrestricted	25,278.24	59,122.12	56,323.28	643.12	-	-	28,720.20
Sub-totals	**25,278.24**	**59,122.12**	**56,323.28**	**643.12**	**-**	**-**	**28,720.20**
Totals	**34,721.34**	**59,122.12**	**56,380.81**	**-**	**-**	**-**	**37,462.65**

Analysis of income and expenditure

					Total	
	Unrestricted	**Designated**	**Restricted**	**Endowment**	**This year**	**Last year**
RECEIPTS						
Donations and legacies						
0101 - Gift Aid - Bank	-	-	-	-	-	440.13
0102 - PGS Giving	5,364.88	-	-	-	5,364.88	4,439.12
0110 - Gift Aid - Envelopes	-	-	-	-	-	-
0201 - Other planned giving	-	-	-	-	-	-
0301 - Loose plate collections	4,906.79	-	-	-	4,906.79	3,376.94
0401 - Regular gift days	-	-	-	-	-	-
0410 - Giving through boxes	-	-	-	-	-	-
0501 - One-off Gift Aid gifts	-	-	-	-	-	-
0502 - PGS One Off Giving	-	-	-	-	-	-
0510 - Gifts of quoted securities	-	-	-	-	-	-
0550 - Donations appeals etc	3,050.00	-	-	-	3,050.00	108.33
0551 - Sumup Donations	570.21	-	-	-	570.21	281.83
0601 - Tax recoverable on Gift Aid	-	-	-	-	-	-
0602 - Tax recovered on PGS	1,228.16	-	-	-	1,228.16	1,775.54
0701 - Legacies	-	-	-	-	-	-
0801 - Recurring grants	500.00	-	-	-	500.00	500.00
08A1 - One-off grants	-	-	-	-	-	6,650.00
0901 - Other funds generated	-	-	-	-	-	250.00
Donations and legacies Totals	**15,620.04**	**-**	**-**	**-**	**15,620.04**	**17,821.89**

Income from charitable activities					
1101 - Fees for weddings and funerals	713.55	-	- -	713.55	424.00
1210 - Bookstall sales to promote objectives	- -		- -	-	-
Income from charitable activities Totals	**713.55**	**-**	**- -**	**713.55**	**424.00**
Other trading activities					
0910 - Fundraising	- -		- -	-	538.67
1220 - Bookstall sales - fund raising	- -		- -	-	-
1230 - Church hall lettings - Nursery	36,953.46	-	- -	36,953.46	40,818.41
1240 - Church hall lettings - fund raising	2,473.69	-	- -	2,473.69	7,161.00
1250 - Magazine income - advertising	- -		- -	-	-
1260 - Parish magazine sales	- -		- -	-	-
Other trading activities Totals	**39,427.15**	**-**	**- -**	**39,427.15**	**48,518.08**
Investments					
1001 - Dividends	- -		- -	-	-
1020 - Bank and building society interest	533.53	-	- -	533.53	586.19
1030 - Rent from lands or buildings	- -		- -	-	-
Investments Totals	**533.53**	**-**	**- -**	**533.53**	**586.19**
Other income					
1310 - Insurance claims	2,060.85	-	- -	2,060.85	-
1315 - Vat Reclaim	767.00	-	- -	767.00	930.00
1320 - Surplus - sales of fixed assets	- -		- -	-	-
Other income Totals	**2,827.85**	**-**	**- -**	**2,827.85**	**930.00**
Receipts Grand totals	**59,122.12**	**-**	**- -**	**59,122.12**	**68,280.16**
PAYMENTS					
Raising funds					
1701 - Fees paid to fund raisers	- -		- -	-	-
1710 - Costs of applying for grants	- -		- -	-	-
1720 - Costs of stewardship campaign	- -		- -	-	-
1730 - Costs of fetes & other events	- -		- -	-	-
1740 - Investment management costs	- -		- -	-	-
Raising funds Totals	**- -**		**- -**	**-**	**-**
Expenditure on charitable activities					
1801 - Giving to missionary societies	- -		- -	-	-
1850 - Giving and Mission	- -		- -	-	-
1910 - Common Fund	25,500.00	-	- -	25,500.00	21,000.00
2001 - Assistant staff costs	- -		- -	-	3,120.55
2050 - Wages of parish administrator	3,091.42	-	- -	3,091.42	2,535.25
2101 - Working expenses of incumbent	1,021.29	-	- -	1,021.29	-
2120 - Council tax	- -		- -	-	-
2130 - Parsonage house expenses	- -		- -	-	-
2140 - Water rates - vicarage	- -		- -	-	-
2145 - Parsonage - water	- -		- -	-	-
2150 - Vicar's telephone	- -		- -	-	-
2170 - Education	- -		- -	-	-
2201 - Community Project	- -		- -	-	2,619.51
2202 - Parish Training and Mission	- -		- -	-	-
2203 - Citizen Payment	1,113.00	-	- -	1,113.00	1,113.00
2204 - New Worshipping Community	- -		- -	-	-
2301 - Church running - insurance	7,045.67	-	- -	7,045.67	7,308.03
2310 - Church office - telephone	- -		- -	-	-
2320 - Organ / piano tuning	- -		- -	-	447.37
2321 - Organist Fee	2,295.00	-	- -	2,295.00	1,645.00

2330 - Church maintenance	3,319.40	-	-	-	3,319.40	7,645.16
2331 - Cleaning	-	-	-	-	-	-
2340 - Upkeep of services	350.67	-	-	-	350.67	646.58
2345 - Refreshments and Hospitality	120.00	-	57.53	-	177.53	-
2350 - Upkeep of churchyard	147.00	-	-	-	147.00	5,580.00
2360 - Administration	620.52	-	-	-	620.52	453.50
2365 - Bookkeeping Fees	2,499.96	-	-	-	2,499.96	2,499.96
2370 - Visiting speakers / locums	379.00	-	-	-	379.00	104.00
2401 - Church running - electric	570.27	-	-	-	570.27	62.40
2410 - Church running - gas	-	-	-	-	-	-
2420 - Church running - water	722.88	-	-	-	722.88	427.36
2425 - Precision Safety	-	-	-	-	-	-
2430 - Premisies- Electricity	-	-	-	-	-	1,823.60
2440 - Premisies - Gas	4,270.17	-	-	-	4,270.17	(3,531.97)
2501 - Magazine expenses	-	-	-	-	-	-
2510 - Bookstall costs	-	-	-	-	-	-
2520 - Hall running - oil	-	-	-	-	-	-
2530 - Hall running - electricity	2,397.91	-	-	-	2,397.91	147.28
2540 - Hall running - gas	-	-	-	-	-	-
2550 - Hall running - insurance	-	-	-	-	-	-
2560 - Hall running - maintenance	357.12	-	-	-	357.12	-
2570 - Hall running - telephone	-	-	-	-	-	-
2580 - Hall running - water	-	-	-	-	-	-
2590 - Hall running - Lettings Manager	-	-	-	-	-	-
2601 - Governance costs examination/audit fee	340.00	-	-	-	340.00	275.00
2701 - Church major repairs - structure	-	-	-	-	-	-
2710 - Church major repairs - installation	-	-	-	-	-	-
2715 - Church major repairs - Fees	-	-	-	-	-	-
2720 - Church interior and exterior decorating	-	-	-	-	-	-
2801 - Hall + major repairs - structure	-	-	-	-	-	-
2820 - Hall + major repairs - installation	-	-	-	-	-	-
2830 - Hall + interior and exterior decorating	-	-	-	-	-	-
2840 - Other PCC property upkeep	-	-	-	-	-	-
2901 - New building parsonage house	-	-	-	-	-	-
2910 - New building house for curate	-	-	-	-	-	-
2920 - New building Church	-	-	-	-	-	-
2930 - New building Hall	-	-	-	-	-	-
Expenditure on charitable activities Totals	**56,161.28**	**-**	**57.53**	**-**	**56,218.81**	**55,921.58**
Other expenditure						
2361 - Statutory Fee payment	162.00	-	-	-	162.00	-
3001 - Unidentified Expenses	-	-	-	-	-	-
Other expenditure Totals	**162.00**	**-**	**-**	**-**	**162.00**	**-**
Payments Grand totals	**56,323.28**	**-**	**57.53**	**-**	**56,380.81**	**55,921.58**