St Andrew's PCC

Report & Accounts
for the year ended 31 December 2025

St Andrew's
WIMBLEDON

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THE PAROCHIAL CHURCH COUNCIL OF THE

ECCLESIASTICAL PARISH OF ST ANDREW'S WIMBLEDON

LEGAL & ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 DECEMBER 2025

ADDRESS FOR CORRESPONDENCE	St Andrew's Church Herbert Road London SW19 3SH
GOVERNING DOCUMENTS	PCC Powers Measure 1956 and the Church Representation Rules 2011
CHARITY REGISTRATION NUMBER	1203586
MEMBERS OF THE PCC	*Ex Officio members:* Santhosh Thomas, Incumbent Oliver Butlin, Curate Chares Lamont, Associate Minister Jeremy Smith, Treasurer and Warden (appointed 2021) Peter Douglas (appointed April 2022) *Elected members:* Ronnie Baba (elected April 2022, Resigned April 2025) David Bagg (elected April 2024, Resigned June 2025) Josh Bates (elected May 2026) Abner Dean (elected May 2026) Cathy Field (elected April 2020. Resigned April 2025) Alan Hendry (elected May 2026) Ria Howard (elected April 2024) Marie MacGowan (elected April 2021. Resigned April 2025) Alex Osborne (elected April 2025) Ali Palmer (elected April 2024) Benet Parker (elected May 2026) Hil Sewell (elected May 2026) Elizabeth Sutton (elected May 2023) Stephen Wells (elected December 2021) Nia Wells, *Safeguarding Officer* (elected December 2021) Penny Welsh (elected May 2026) Ben White (elected April 2024) Wallace White (elected April 2022)
INDEPENDENT EXAMINER	Nick Spear ACCA Stewardship 1 Lamb's Passage London EC1Y 8AB

Vicar's Report

Dear church family — what a year of grace it has been! As you read the reports that follow, my prayer is that you glimpse something of what God has been doing among us — not just in activity or numbers, but in forming us as real people enjoying real life with the real Jesus. Always an adventure!

Visible Encouragements:

We have continued to see joyful growth: new faces becoming familiar, multiple new At Table groups forming, and new leaders stepping forward to serve. Alongside this, there has remained a tangible atmosphere of welcome and hospitality — something many have noticed from their very first visit (along with pastries!). It's remarkable not only to see the numbers of new people, but also the variety of backgrounds, traditions and cultures represented. At the heart of it all has been a shared hunger for God. As we have sat under his Word together — journeying through the first part of John's Gospel from September to March — we have seen a humble, expectant posture across the church: a desire not just to hear, but to encounter the living Christ who offers life in his name. Our Weekend Away stands out as a particular highlight. Again and again, we have heard how God used that time to draw us together — deepening relationships, strengthening faith, and helping many feel more fully at home among us.

Behind the scenes:

Much of this growth has been supported by faithful, often unseen work. Our Ministry Core Teams (Magnification, Membership, Maturity, Ministry and Mission as well as Men's, Women's and Kids') continue to get established and help us ensure growth is healthy according to biblical priorities. The reports that follow give a fuller picture with some exciting developments. We are especially grateful for Steph Parker's arrival on staff this year, bringing much wisdom and care to both Operations and Children's ministry — which is no small brief to carry! As we grow, the importance of strong systems and communication only increases, and we recognise lots of ways we'd love to keep improving these. As ever, there have been countless quiet acts of love—meals shared, lifts given, practical help & prayers offered. Across generations and cultures, we are seeing something of the family of God take shape among us and it is unspeakably precious.

Ongoing challenges:

Growth usually brings both joy and pressure. As we become larger, it becomes harder to know one another deeply and easier to drift into being 'consumers' rather than family on mission. We also feel the strain of limited space—particularly in our children's ministry—and the increasing demands this places on our serving teams. There is also often a lag between people arriving and people fully belonging: giving, serving, and sharing responsibility for the life of the church. How do we continue to cultivate an environment where following Jesus together on mission is something we step fully into—not under pressure, but by joyful invitation? I hope we can have honest conversations about all this in the year ahead!

A question for us all:

So here is the question I would love each of us to prayerfully consider: How can I step up in the year ahead?

Not necessarily by 'doing more' (it might mean doing less!) — but by taking greater ownership, with prayerful zeal, playing our unique part in the messy "construction site" of the church Jesus is building. Not as passengers, consumers, overlords or critics—but as members of the crew.

A word of thanks:

Finally, I want to express particular thanks to Pete (who has served as Warden) & Anna Douglas, who will soon be moving to Kenya with their family. Their investment into our church—seen and unseen—has been incalculable. They will be deeply missed, even as their fingerprints will remain on our shared life. We send them with our love and prayers for all that lies ahead. They will of course leave a big hole — and many opportunities for the rest of us to step up — but also an helpful reminder that we are part of a global family serving God's mission from Wimbledon to the ends of the earth.

"Not to us, LORD, not to us but to your name be the glory, because of your love and faithfulness" (Psalm 115:1).

Santhosh Thomas

Wardens' Report

It has been an exciting year at St Andrew's, one throughout which God has continued to bless and prosper His work through and among us in this corner of South West London. We have been greatly encouraged to see our young fellowship grow in numbers, grow in spiritual maturity, and grow in zeal, as the various reports above all attest. Growth, of course, is welcome and exciting to see. But it often brings multiple challenges in its wake!

Growth in numbers leads to increased administrative burden:

To better support our expanding needs we were thrilled to welcome Steph Parker to our staff team in May. Steph now coordinates our children's work and oversees many operational aspects of the ministry.

Growth in numbers mean many unfamiliar faces!

We were blessed to host our first weekend retreat in November, and delighted to see our venue filled to capacity. It was a wonderful opportunity to integrate newcomers in to our family, and connect with one another – old and new. We are hugely grateful to Niv Lobo, Senior Associate Minister at Christ Church Cambridge, who joined us as guest speaker. And very grateful also to our friends from Lifepoint Ohio who made the event possible by giving of their time and resources to serve us over the weekend by running our kids' programme and leading us in sung worship. Lastly, we want to acknowledge and give thanks for the small army of volunteers to worked hard to plan and deliver such a resounding success of a weekend.

Growth 'At Church' means growth 'At Tables' (and in our many other nuclear groups). The past year has seen a number of new 'At Table' groups launched, each welcoming new members of our congregation. At the time of writing we now have eight midweek groups scattered geographically in different homes across our catchment area, meeting weekly to study God's word and encourage one another to serve Him better.

Growth in numbers leads to a need for more workers!

This is not so much a challenge as an opportunity and a joy! It is a real delight now to see so many people serving one another as they serve Jesus, Sunday by Sunday. Greeting us as we arrive to church, serving us coffee and pastries, teaching our children, leading us is song or driving the increasingly demanding AV platforms. It is invidious to signal these out – they are just an example of the many tasks now performed week in week out by a growing army of faithful servants. We are so very thankful to them, as we are to God who placed them among us and invites us to come together in His.

Jeremy Smith

Magnification

It's been an encouraging year as we continue to learn and grow in our worship and magnification of God. A key recent development has been the introduction of the Behold Card - a simple weekly prayer and devotional resource designed to serve the whole church and help us carry our attentiveness to God beyond Sunday into the rhythm of everyday life.

We also introduced Dwell Evenings - an extended space for praise, scripture, reflection and prayer. We hope this will be a meaningful step towards creating more room for depth, stillness and a richer 'indwelling of the Word of Christ'.

From a production and tech perspective, we began using our new coloured lighting for key services and events. This made a significant difference to the atmosphere and sense of warmth in the room, particularly at the weekend away and across Christmas services.

We're grateful for the continued growth of the music and production team. This year we welcomed five new band members and three new people on the tech team, helping us build capacity and strengthen the consistency of what we're able to do week to week. As we look ahead, our heart remains the same: that everything we do would point people to Jesus, glorify God, and help create space for the church to magnify our incredible Lord.

Stephen Wells

Mission

This past year has been a season of intentional growth and deepening roots at St Andrew's. As we reflect on the period since the last APCM, we celebrate the ways God has used our community, our people, and our physical resources to extend the invitation of the gospel to know and follow Jesus across London.

Autumn & Christmas: Building Bridges

Our missional year began with an extended Seekers course in the autumn. This fostered genuine, ongoing relationships, with several participants choosing to explore more deeply the life of our church community.

Key contributors: sincere thanks to Will Graham and Caleb Simms for their leadership and pastoral care.

Christmas provided a vital missional "opener," with Grace leading our new wreath-making event. We are also grateful to Hil Sewell for speaking with a clear and compelling gospel focus.

Seekers Courses & Christianity Explored:

Post-Christmas, we set a prayerful aim to see 12 people come to faith in Jesus this year (10% of our adult membership). We invite the whole church to join us in praying specifically for those from a non-church background as we continue these initiatives.

The 321 Series: a highly effective video series, supported by Hil Sewell and Caleb Simms.

Ongoing discipleship: this momentum carried into a Gospel reading group led by Ollie Butlin, again with support from Hil and Caleb.

Stewardship of Space & Community Care:

We continue to use our building and our people as a strategic resource for mission:

Missional partnerships: each Friday morning, the local YWAM (Youth With A Mission) team uses our shared workspace for their ministry.

Food bank collection: we are very grateful to Ali Palmer for taking on leadership of this ministry and ensuring consistent delivery. Looking ahead, we would love to raise awareness across the church so more people can take part in blessing those in need locally.

Commonplace: our open working space began well, attracting both congregation members and local residents. While the project showed promise, it is currently paused for a season of review. Sustaining a space of high hospitality requires significant staff presence and carries notable heating costs. We will revisit this later in the year, particularly exploring the level of congregational support needed to sustain a space where ongoing, relational evangelism can flourish.

Culture & The Horizon:

Over the past year, we have been intentionally cultivating a more missional culture across St Andrew's as the church has grown by God's grace. We recognise that mission is not confined to programmes — it is lived out daily in the lives of our church family, with a reach across London far beyond what our formal activities alone can achieve. In the coming season, we are looking ahead to:

Workplace mission trips and the development of a door-knocking ministry.

Sunday gathering vision: we are exploring how our gatherings can embody a "come and see" invitation—accessible to those who do not yet know Jesus—while remaining spaces of deep discipleship and worship that shape us and send us back out into the world

Charlie Lamont & Grace White

Membership

We have been so encouraged to see how our church family has grown over the last year and have been working at ensuring that all newcomers are welcomed not only on their first visit but as they return to us and are encouraged to join us in membership.

In order to do this well we have worked at not only welcoming in person but ensuring we have systems in place to record contact details and to be in touch with individuals following their first visit to us.

We have offered a number of welcome lunches providing an opportunity for newcomers to get connected and get an honest sense of who we are. These connect conversations are an opportunity to explore our core values looking at 'who is Jesus', 'what kind of community does Jesus create' and 'why does the church exist'.

We want to continue to welcome newcomers and trust that we can encourage all to become involved in a small group and other activities on offer. Do continue to look out for visitors each week. Imagine if you don't speak to them perhaps nobody else will? Let's make it all of our mission to welcome and encourage one another as we grow together.

Hil Sewell

Maturity

As the church has grown, we've started several new Church at Table groups. Our vision for these groups is that they are places of formation. As we meet around God's word, pray for one another and share our lives, we are real people coming together to encounter and live real life together with the real Jesus.

Over the past year our podcast ministry Brickwork has also grown. We've just reached 1,000 downloads. The Sunday sermons have also been downloaded 300 times. Our aim is that these podcasts build us up in unity and maturity in Christ. Check out the podcast on Spotify!

We've had a number of Church in Truth series over the past year and are currently running one on 'The Church Jesus is Building'.

Next year, we are planning to hold a 'Quiet Day' (a one-day retreat) which will offer extended time and space to be with Christ and to meditate on his word, growing in our relationship with him.

Melinda Hendry

Ministry

Since launching the Serve13 (regular serving teams) model at St Andrews in February 2025, it's been a gradual process of learning and adjustment. The early months were challenging as many of us got used to a new rhythm and system. A year on, we're thankful for a growing sense of ease and confidence, with more people able to check MyChurchSuite, access briefs, and plan ahead for the whole year within the one-Sunday-per-month rhythm.

One clear sign of God's kindness has been the number of people stepping forward to serve—32 more than this time last year. That's made a real difference towards a more sustainable culture (though there are still spaces to fill!). With around 30 people serving each Sunday across seven teams, gathering before church to brief and pray has also become a valuable expression of our one-team unity and shared purpose in serving the Lord Jesus.

Looking ahead, we have two main priorities: growing team numbers so each area is well supported, and investing in training to strengthen unity, clarity, and joy in serving.

We're thankful for how God has been at work in this area of church life, and we're praying for healthy, sustainable growth. As the Psalmist says, "Serve the Lord with gladness" — a reminder that serving sustainably is part of how we love God and love one another. Huge thanks to the many who serve so faithfully among us!

Kids' Ministry

We're privileged to welcome an average of 28 children each Sunday, and we've loved exploring the Bible together—from Genesis to Nehemiah, and from John to Ephesians. This year saw a much-enjoyed Weekend Away exploring Paul's journey alongside an even fuller Holiday Club in Jonah. We continue to be hugely blessed by and grateful for our partnership with LifePoint Ohio. As more children join us (and as more babies are born into our church family!), we are prayerfully seeking growth in our leaders team too. We would love you to consider whether you might be an answer to that prayer!

This year we reshaped our age groups to better reflect different stages of development: Scramblers (6 months–2 years), Explorers (2 years–pre-school), Discoverers (Reception– Year 4), and Pathfinders (Year 5+). With a bigger team, our prayer is that this allows Bible teaching to be more intentionally tailored, helping each child engage with God's word and grow in faith. This year, we want to support families more intentionally, keeping in closer touch with parents and encouraging them as they share faith with their children day by day. We've also been encouraged by events such as the Light Party, Pathfinder Christmas Party and Holiday Club brought local families through our doors and given opportunities to share the good news of Jesus. We'd love to keep building on this momentum, and sharing Jesus with the children in our community!

Steph Parker

Women's Ministry

Our vision for 2025 was to facilitate spaces where women could gather in fellowship and grow in discipleship. A central expression of this has been the continuation of our Taste & See meals, shaped by the Titus 2 model in which women who are more mature in faith come alongside those earlier in their discipleship journey. This year, our theme—Living Well in Light of Eternity—has guided our gatherings, with speakers and facilitators delivering sessions on topics set by the core team at the start of the year.

These meals continue to offer a relaxed, welcoming environment where women can talk openly about following Jesus, share stories of God at work in their lives, and explore Scripture together. Held every six weeks at various times across the weekend, they remain accessible to a wide range of women. Attendance has stayed strong, with an average of around 20 women participating each time. However, these numbers have not reflected the broader growth seen across the church, and this is an area we believe warrants further exploration to understand how women's ministry can better connect with and serve the wider congregation.

Building on the success of the craft session at the Weekend Away, we also hosted a Craft Afternoon, bringing women together to enjoy creative time while deepening relationships and community.

Alongside these gatherings, a mid-week mums' group provides a supportive space for mothers and their little ones to connect, share life, and journey together in Christ-centred motherhood.

We believe there is significant opportunity for deeper, more intentional discipleship to grow from these groups. Realising this potential will depend on the expansion of the core team to support and sustain this next stage of ministry.

Hannah Lamont

Men's Ministry

Our vision for 2025 has been to see the men of St Andrew's grow in deeper brotherhood, building strong relationships and naturally spending time together beyond Sundays.

In the second half of 2025 and into 2026, we moved away from structured monthly gatherings and instead created space for more informal and spontaneous meet-ups. These have included walks on the common, evenings around fire pits, and watching live sport together at the pub. Looking ahead, we are planning to host a men's breakfast at St Andrew's during the Summer term.

Mike Shipley

Safeguarding

At St Andrew's we're committed to making safeguarding a visible and valued part of our community life. Our goal is to keep growing awareness around the importance of safeguarding for everyone, across all areas of church life.

Currently, our Parish Safeguarding Officers (PSOs) are Nia Wells and Ben White. This year, Ben will be stepping down from his role following the APCM, and we're now in the process of finding someone new to join the team. We want to take this opportunity to thank Ben for the care, time, and dedication he's given in this important role.

The clergy and PCC remain fully aligned with the guidance from the House of Bishops around safeguarding practices for children and vulnerable adults. Safeguarding is more than a policy—it's a priority that sits as a fixed item on every PCC meeting agenda.

In line with a Diocese-wide request, we've recently completed a full safeguarding audit. This was an encouragement to see just how much we are already doing in relation to safeguarding here at St Andrews. This has helped us review and strengthen key areas, including how we recruit and onboard volunteers. All our safeguarding processes and policies are grounded in national Church of England standards and legal requirements, but we also make sure they reflect the specific needs and realities of our own church context.

All PCC members have completed training under the Church of England Safeguarding Learning and Development Framework. We've also extended this invitation to all Church At Table Leaders, ensuring that those facilitating small groups are equipped to respond appropriately if concerns or disclosures arise.

Everyone on the PCC and Lay Ministry Team holds a current DBS check. While not legally required, we've also chosen to DBS-check all members of the Kids Team as an added safeguard to ensure that even when swaps are made there is always at least one DBS- checked team member on team each week. This decision reflects the kind of culture we're building—one where safeguarding is understood as a shared responsibility, and everyone plays their part.

Protecting the wellbeing of every person in our church community is something we take seriously. Staying alert and committed is how we honour that responsibility.

Nia Wells

Financial Review & Summary

Voluntary donations during the year came to £211,440, of which £23,860 was in the form of grants from third parties. The remainder represents donations made by members of the St Andrew's fellowship along with corresponding Gift-aid receipts, and shows an increase of £57,735 over the comparable income in 2024, This reflects continued and growth in congregation numbers, along with increased contributions from some supporters.

The church also received activity income of £32,940 from the hire of our premises – up 12% on the year. With the further addition of income from investments, total incoming resources amounted to £263,947 (2024: £193,703)

Unrealised losses of £3,357 were made on investments (2024: gain of £1,792)

Resources expended totalled £223,919 (2024: £194,902). Full details are given in Note 6 to the accounts.

The net result of the above is that total funds increased by £36,671 to £764,742. Of this, £584,337 comprises the book value of fixed assets (predominantly the freehold to the church hall), and the remaining £180,405 is formed primarily of cash and investments, The allocation of this between unrestricted and restricted funds can be seen in Note 7.

Jeremy Smith

Reserves policy

The charity operates a reserve policy requiring it to hold unrestricted cash equal to at least three months' operating costs, which are currently around £11,000 per month, i.e. £33,000.

At the year end, the charity held unrestricted cash of £89,864 and the charity is complying with its reserves policy. Of this sum, £43,275 has been formally designated by the PCC to fund specific projects.

Governance

St Andrew's Wimbledon is a church which is the responsibility of a parochial church council duly constituted under the Parochial Council Powers Measure (1956) as amended, and the Church Representation Rules. The PCC is a registered charity in England under the Charities Act 2011.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co- opted members. The PCC organises elections annually before the Annual Parochial Church Meeting (APCM) to fill vacancies. The members of the PCC are the charity's trustees for the purposes of charity law.

Responsibility for setting policy and rests with the PCC which meets regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to a management team led by the incumbent.

Other matters

With regard to the PCC's obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016.

The most recent quinquennial inspection was held in 2023. The members of the PCC are continuing to review its findings and remain confident that there are sufficient resources to find any immediate works required.

Statement of Responsibilities of the Members of the Parochial Church Council

The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC are required to:

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

The PCC is responsible for keeping proper accounting records that 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 and the Charity (Accounts and Reports) Regulations 2008. 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.

Approval

This report was approved by the trustees and signed on their behalf by:

Santhosh

Santhosh (Sep 3, 2026 09:51:39 GMT+1)

……..

Santhosh Thomas, Vicar

Date: Sep 3, 2026

INDEPENDENT EXAMINER'S REPORT

TO THE MEMBERS OF

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW'S WIMBLEDON

('the Charity')

I report to the members of the PCC (who are also the charity's trustees) on my examination of the accounts of the Charity for the year ended 31 December 2025 on pages 13 to 25 following, which have been prepared on the basis of the accounting policies set out on pages 15 to 17

Responsibilities and basis of report

As members of the PCC 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 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 Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I 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.

Nick Spear

Nick Spear (Sep 18, 2026 14:40:41 GMT+1)

Nick Spear ACCA
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date Sep 18, 2026

THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST ANDREW'S WIMBLEDON

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED DECEMBER 31 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	192,024	19,416	211,440	158,432
Charitable activities	4	49,803	-	49,803	32,318
Investments	5	2,704	-	2,704	2,953
Total income and endowments		244,531	19,416	263,947	193,703
EXPENDITURE ON:					
Charitable activities	6	196,812	27,107	223,919	194,902
Total expenditure		196,812	27,107	223,919	194,902
Net gains/(losses) on investments		(3,357)	-	(3,357)	1,792
Net income/(expenditure)		44,362	(7,691)	36,671	593
Transfers between funds		9,259	(9,259)	-	-
Net movement in funds		53,621	(16,950)	36,671	593
Reconciliation of funds:					
Total funds brought forward		710,571	17,500	728,071	727,478
Total funds carried forward	14	764,192	550	764,742	728,071

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 15 to 24 form part of these accounts.

THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST ANDREW'S WIMBLEDON

STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31 2025

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
FIXED ASSETS					
Tangible assets	8	584,337	-	584,337	561,428
		584,337	-	584,337	561,428
CURRENT ASSETS					
Debtors	9	16,721	-	16,721	30,252
Investments	10	81,581	-	81,581	82,586
Cash at bank and in hand	11	89,864	550	90,414	62,101
		188,166	550	188,716	174,939
CREDITORS: Amounts falling due within one year	12	(8,311)	-	(8,311)	(8,296)
Net current assets / (liabilities)		179,855	550	180,405	166,643
TOTAL NET ASSETS		764,192	550	764,742	728,071
FUND BALANCES					
Unrestricted Funds					
General funds	14	720,917	-	720,917	671,073
Designated funds		43,275	-	43,275	39,498
		764,192	-	764,192	710,571
Restricted Funds		-	550	550	17,500
		764,192	550	764,742	728,071

The financial statements were approved by the members of the PCC and were signed on its behalf by:

Santhosh
Santhosh (Sep 3, 2026 09:51:39 GMT+1)

REV. SANTHOSH THOMAS

Date: Sep 3, 2026

Charity number:1203586

The notes on pages 15-24 form part of these accounts.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREWS WIMBLEDON

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED DECEMBER 31 2025

1. Statutory Information

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's Wimbledon is a charity registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2. Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities. The financial statements include all activities for which the PCC is legally responsible; the activities of informal gatherings of church members and groups that owe their main affiliation to another body and are excluded.

These financial statements have been prepared in accordance with The Church Accounting Regulations 2006, the 'Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)' ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The PCC have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The PCC have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The PCC have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income (which includes planned giving, collections and other donations) is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items).Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

2. Accounting Policies (continued)

iii) Legacies.
Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from letting of the church's facilities.

Investment income represents income generated by the charity's assets and includes income from bank interest and investments.

Other income comprises gains arising from the disposal of tangible fixed assets / social investments.

c) Expenditure
Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Contributions in respect of the diocesan parish share are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year. Any contributions that have not been paid over by the year end are included as a creditor.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations when they arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting
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.

e) Tangible fixed assets
Consecrated and beneficed property is not included in these financial statements by virtue of s.10(2) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

Movable church furnishings held by the incumbent and Churchwardens on special trust for the PCC and which require a faculty for disposal are capitalised in accordance with the policy set out below. These items are regarded as inalienable property and are listed in the church's inventory which can be inspected at any reasonable time. Inalienable property acquired prior to 2000 has not been capitalised as there is insufficient cost information available.

The church halls are held in trust by the Diocese on behalf of the PCC. These properties are essential for the mission of the church and have been in use for many years. They have been included in these financial statements at a deemed historical cost, which is its estimated fair value.

2 Accounting Policies (continued)

e) Tangible fixed assets (continued)

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the buildings' residual value
Leasehold improvements	Over the lease term or, if shorter, expected useful life.
Plant and Substantial Fixtures	At 25% per annum on a reducing balance basis
Furniture and Equipment	Over 3-7 years

f) Investments

Fixed asset investments are held to generate income and / or for their investment potential. Current asset investments are investments that are held specifically for sale or are investments that the charity expects to sell by the next balance sheet date. Investments, other than social investments (see below), are valued as follows:

i) Investment property and listed investments are valued at their market value (fair value) at the balance sheet date.

ii) Unlisted investments are measured at cost less impairment where it becomes apparent that the amount that could be realised is less than cost.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees (commencing in 2025). Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

k) Critical accounting estimates and areas of judgement

The members of the PCC do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREWS WIMBLEDON

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED DECEMBER 31 2025

3 Donations & Legacies

	2025 £	2024 £
Donations of cash and similar	162,481	114,275
Other grants receivable	23,860	26,087
Tax recoverable	25,099	15,570
	211,440	155,932

4 Income from Charitable Activities

	2024 £	2024 £
Church retreats and events	15,915	850
Parish Fees	948	2,132
Lettings for Community Use	32,940	29,336
	49,803	32,318

5 Investment Income

	2025 £	2024 £
Bank interest	351	749
Investment Dividends	2,353	2,204
	2,704	2,953

6 Charitable expenditure

	2025 £	2024 £
a Costs incurred directly on specific activities		
Ministry Expenses:		
Parish share	50,000	40,000
Clergy expenses & other staff related costs	22,966	2,300
Other ministry expenses	7,768	7,525
Church community	14,350	11,950
Events & Outreach	24,231	1,233
Capital items expensed	5,624	2,805
	124,939	65,813
Property Expenses:		
Utilities	16,961	9,205
Cleaning, Housekeeping & Decoration	13,480	11,310
Routine church maintenance	2,265	5,690
Renovation Projects	3,936	48,944
	36,642	75,149
Grants Awarded (note 6c):	16,502	16,154
	178,083	157,116

6 Charitable expenditure (Continued)

b Costs incurred on support & administration

Governance costs: Independent Examiner's fee	1,500	1,260
Office costs	9,483	10,655
Depreciation of tangible fixed assets	29,259	20,476
Insurance	5,594	5,395
	45,836	37,786
Total Expenditure	223,919	194,902

The fee payable to the independent examiner for examining the accounts was £1,500. (2024: £1260)
In addition, the charity paid £663 (2024: £nil) to Stewardship for payroll bureau services.

c Grants awarded

	Institutions £	Individuals £	Total 2025 £
Grants for UK and overseas mission	10,952	5,010	15,962
Grants for the relief of poverty or pastoral care	-	540	540
	10,952	5,550	16,502

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	Total 2024 £
Grants for UK and overseas mission	13,281	1,074	14,355
Grants for the relief of poverty or pastoral care	-	1,799	1,799
	13,281	2,873	16,154

The charity's grants to institutions comprised:

	2025 £	2024 £
500K	5,340	6,539
Camp XL	5,340	6,742
Grants to institutions for less than £1,000 each	272	-
	10,952	13,281

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration

The average monthly number of employees during the year was 1 (2024: 0). Most of the charity's activities are carried out by volunteers. No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the members of the PCC and the key staff named on the Charity Information page. Rev. Santhosh Thomas, Rev. Charlie Lamont and Rev Oliver Butlin (all clergy members of the PCC) received a stipend and accommodation support (the provision of which is customary for clergy) from the Diocese, and are not employees; some of the Parish Share paid to the Diocese is used to help meet the cost of providing these. The charity also reimbursed expenses to both individuals.

No other member of the PCC received employment benefits in either the current or preceding year.

8 Tangible fixed assets

	Freehold property	Building Improvements	Plant & Fixtures	Appliances & Furniture	AV, Tech & Computers	Total 2025
	£	£	£	£	£	£
Cost or valuation						
At 1 January 2024	500,000	46,405	21,756	9,593	4,150	577,754
Additions & Improvements	-	14,146	28,325	9,697	-	52,168
Disposals	-	-	-	-	-	-
At 31 December 2025	500,000	60,551	50,081	19,290	4,150	629,922
Accumulated depreciation						
At 1 January 2024	-	11,601	5,439	2,398	1,038	19,438
Charge for the year	-	12,238	11,161	4,823	1,038	29,259
Gains /(losses) on revaluat	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
At 31 December 2025	-	23,839	16,600	7,221	2,076	48,697
Net book value						
At 31 December 2025	500,000	36,713	33,481	12,069	2,075	584,337
At 31 December 2024	500,000	34,804	16,317	7,195	3,112	561,428

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED DECEMBER 31 2025

9 Debtors

	2025 £	2024 £
Gift Aid Pending	2,789	1,030
Other debtors	11,299	29,222
Prepayments	2,633	-
	16,271	30,252

10 Current Asset Investments

	2025 £	2024 £
Listed Investments	81,581	82.586
	81,581	82.586

11 Cash at Bank and in Hand

	2025 £	2024 £
Cash at Bank with Immediate Access	90,414	62,101
	90,414	62,101

12 Creditors: liabilities falling due within one year

	2025 £	2024 £
Pensions Payable	1,298	-
Other Creditors	5,513	6,204
Accruals	1,500	2,092
	8,311	8,296

13 Pension Commitments

During the year employer's pension contributions totalling £1,297 (2024: £nil) were payable to defined contribution personal pension schemes. These remained outstanding as at the balance sheet date (2024: £nil), and subsequently settled on January 22 2026.

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED DECEMBER 31 2025

14 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Closing balance £
A. General Designated Funds						
Gospel Partners Fund	2,779	-	(2,779)	3,412	-	3,412
"In Common" Fund	6,719	-	(540)	3,684	-	9,863
Organ Fund	10,000	-	-	-	-	10,000
AV Fund	20,000	-	-	-	-	20,000
	39,498	-	(3,319)	7,096	-	43,275
B. General Unrestricted Funds	671,073	244,531	(193,493)	2,163	(3,357)	720,917
A+ B. Total Unrestricted Funds	710,571	244,531	(196,812)	9,259	(3,357)	764,192
C. Restricted Funds						
Hospitaity Area Fund	5,000	-	-	(5,000)	-	-
Hall Refit Fund	2,500	-	-	(2,500)	-	-
Weekend Away Fund	10,000	-	(8,241)	(1,759)	-	-
Staff Salaries Fund	-	19,416	(18,866)	-	-	550
	17,500	19,416	(27,107)	(9,259)	-	550
A+B+C. Total Funds	728,071	263,947	(223,919)	-	(3,357)	764,742

The transfers referred to above were made for the following reasons:

£3,412 transferred out of general funds to the designated Gospel Partners Fund. This is in line with the PCC's resolution to set aside a portion of our committed Mission giving to meet future non-recurring opportunities.

£3,684 transferred out of general funds to the designated Pastoral Care fund. This is in line with the PCC's resolution to set aside funds annually to meet potential future needs.

£5,000 transferred from Restricted Hospitality Area Fund to General funds, to part fund the renovation project, in line with the donor's restriction.

£2,500 transferred from Restricted Hall Refit Fund to General funds, to part fund the Hall Kitchen renovation project, in line with the donor's restriction.

£1,759 transferred from Restricted Weekend Away Fund to General funds. This represents the surplus of the donor's grant, now used for general purposes with the donor's permission.

14 Funds (continued)

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds (General)	Unrestricted Funds (Designated)	Restricted Funds	2025
	£	£	£	£
Tangible fixed assets	584,337	-	-	584,337
Debtors	16,721	-	-	16,721
Investments held as current assets	81,581	-	-	81,581
Cash at bank and in hand	46,589	43,275	550	90,414
Creditors falling due within one year	(8,311)	-	-	(8,311)
Creditors falling due after one year	-	-	-	-
	720,917	43,275	550	764,742

In the previous year the movements in the charity's funds were as follows:

	Opening balance £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Closing balance 2024 £
A. General Designated Funds						
Gospel Partners Fund	3,853	-	(1,074)	-	-	2,779
"In Common" Fund	5,218	-	(1,799)	3,300	-	6,719
Organ Fund	10,000	-	-	-	-	10,000
AV Fund	25,000	-	(5,000)	-	-	20,000
	44,071	-	(7,873)	3,300	-	39,498
B. General Unrestricted Funds	678,407	161,203	(167,029)	(3,300)	1,792	671,073
A+ B. Total Unrestricted Funds	722,478	161,203	(174,902)	-	1,792	710,571
C. Restricted Funds						
Holiday Club & Workspace Fund	5,000	-	-	-	-	5,000
Hall Refit Fund	-	2,500				2,500
Weekend Away Fund	-	10,000				10,000
Hospitaity Area Fund	-	20,000	(20,000)	-	-	-
	5,000	32,500	(20,000)	-	-	17,500
A+B+C. Total Funds	727,478	193,703	(194,902)	-	1,792	728,071

14 Funds (continued)

Analysis of net assets by fund (2024)

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds		Restricted Funds	2024
	General	Designated		
	£	£	£	£
Tangible fixed assets	561,428	-	-	561,428
Debtors	30,252	-	-	30,252
Investments held as current assets	82,586	-	-	82,586
Cash at bank and in hand	5,103	39,498	17,500	62,101
Creditors falling due within one year	(8,296)	-	-	(8,296)
Creditors falling due after one year	-	-	-	-
	671,073	39,498	17,500	728,071

15 Transactions with related parties

During the year the charity:

a) received donations totalling £57,061 (2024: £63,421) from related parties (which includes members of the PCC, any other members of key management and anyone closely connected to them).

b) Expenses totalling £nil (2024: £nil) were reimbursed to related parties

During the year the charity also made the following payments to, or for, related parties:

c) £233 (2024: £806) was paid to Mr R Baba for maintenance and repair work. Mr Baba was a member of the PCC.

d) grants totalling £5,340 (2024: ££6,742) were paid during the year to Camp XL, registered charity number 1112693, of which Jeremy Smith, a member of the PCC, is a trustee.

Except as disclosed in note 7 'Analysis of staff costs', there have been no other transactions with related parties during the year.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREWS WIMBLEDON

DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES FOR THE YEAR ENDED DECEMBER 31 2025

		2025				2024			
		Unrestricted funds		Restricted	Total	Unrestricted funds		Restricted	Total
		General 2025	Designated 2025	2025	2025	General 2024	Designated 2024	2024	2024
	Note	£	£	£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	192,024	-	19,416	211,440	125,932	-	32,500	158,432
Charitable activities	4	49,803	-	-	49,803	32,318	-	-	32,318
Investments	5	2,704	-	-	2,704	2,953	-	-	2,953
Total income and endowments		244,531	-	19,416	263,947	161,203	-	32,500	193,703
EXPENDITURE ON:									
Charitable activities:	6	193,493	3,319	27,107	223,919	167,029	7,873	20,000	194,902
Total Expenditure		193,493	3,319	27,107	223,919	167,029	7,873	20,000	194,902
Net gains/(losses) on investments		(3,357)	-	-	(3,357)	1,792	-	-	1,792
Net income/(expenditure)		47,681	(3,319)	(7,691)	36,671	(4,034)	(7,873)	12,500	593
Transfers between funds	14	2,163	7,096	(9,259)	-	(3,300)	3,300	-	-
Net movement in funds		49,844	3,777	(16,950)	36,671	(7,334)	(4,573)	12,500	593
Reconciliation of funds: Total funds brought forward		671,073	39,498	17,500	728,071	678,407	44,071	5,000	727,478
Total funds carried forward	14	720,917	43,275	550	764,742	671,073	39,498	17,500	728,071