

Report & Accounts

2025

for the Parochial
Church Council
of
St Andrew's
Totteridge

LOVE

WORSHIP

COMMUNITY

VICAR
Rev'd Cate Irvine
St Andrew's Vicarage,
78 Greenway
Totteridge
London N20 8EJ

BANKERS
Barclays Bank plc

Registered Charity No.
1128816



Administrative Information

St Andrew's Church is situated in the heart of Totteridge Village, Totteridge. It is part of Barnet Deanery in the Diocese of St. Albans within the Church of England.

Our PCC Secretary is Anne Reid (co-opted) and the PCC members who have served for the period from the date of the last APCM (11 May 2025) to the date of this report are:-

Ex Officio members

| | |
|---------------------|--------------|
| Rev'd Cate Irvine | Incumbant |
| Mrs. Margaret Peart | Reader |
| Mrs. Dixie Locke | Churchwarden |
| Ms. Caroline Haines | Churchwarden |

Elected members

Mr. John Abbott
Mrs. Marion Archibald (Reader Emerita)
Mrs. Alison Cornelius
Mrs. Liz Harris (Electoral Roll Officer)
Mr. Tim Harris
Mr. Noah Lewis (Safeguarding Officer)
Mr. Richard Peart (Stewardship Secretary)
Mrs. Heather Pepe
Mr. Alex Wishart (Treasurer)

Deanery Synod Representatives

Mr. Tim Harris
Mrs. Dixie Locke
Mr. Alex Wishart

Parish Office

Ms. Sarah Newlyn
Parish Administrator
St. Andrew's Parish Church Office
Totteridge Village
London
N20 8PR

Email admin@totteridgechurch.org.uk
Tel 020 8446 1417

Aim and Purpose

St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the Vicar in promoting in the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical. To this end, the PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). The PCC is also specifically responsible for the maintenance of the Parish Hall and Churchyard.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England.
The PCC operates under the Parochial Church Council Powers Measure.
The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of our Vicar, Churchwardens, Readers and members elected by those of the congregation who are on the electoral roll of the church.
All those who attend our services and /or members of the congregation 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 on how the funds of the PCC are to be spent.
The full PCC met four times during the year, with an average level of attendance of 85%.
Given its wide responsibilities, the PCC is grateful to particular PCC members who take special interest in particular aspects of parish life.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become an integral part of our parish community in Totteridge. The PCC maintains an overview of worship and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out and grow in their faith as part of our parish community through:

- Worship and prayer; Going Deeper into God - learning about the gospel; developing knowledge & trust in Jesus.
- Missionary and outreach work – Making New Disciples - our 'Mission Action Plan'
- Provision of pastoral care - Transforming Communities - for people living in the parish and beyond.

To facilitate these objectives, it is important that we maintain in good order the fabric of the Church of St Andrew, the Parish Hall, and the churchyard grounds in which they are situated.

Our Vicar's Thoughts on the Church Year 2025



2025 began with our commitment to renew our Mission Action Plan for St Andrew's. The first stage of this was to work on new vision and mission statements. To help us reflect we had two visiting preachers in January followed by our time of parish consultation. We used the image of our ancient yew tree to reflect on what we are rooted in, what our current situation is and what we hope to grow into. It was really exciting to recognise what we are already achieving and identify what will be important to help us grow.

In Lent, rather than a traditional Lent course we ran the Pilgrim course looking at the Lord's Prayer. And on Easter Monday we had a small number of people who joined with the Diocesan pilgrimage to the Cathedral joining with members of our deanery churches along the way.

2025 also saw us signing up to Eco-Church and on 1st of June we had a special family service to celebrate the environment Sunday. It was lovely to see our children going out to explore the churchyard and coming back to tell us about the wildlife that they had found. On the 8th of July we were delighted that we were awarded our bronze eco-church award and with a committee set up to support this work through the PCC I'm sure that this is just the beginning of an exciting journey.

The other new group that I set up in July this year is our vocations group. Each one of us has a Christian calling and I wanted to create a space for anyone who wishes to explore this at any level. We are fortunate to have several people exploring various forms of lay ministry and John Abbott completed the "Foundations in Ministry" course 2024-2025. This course is part of the Easter Region Ministry Course (ERMC) which offers all levels of ministerial training and this initial year stands alone or can be followed with further training for those who go on to explore reader ministry or ordination. John will be recognised as a "Pastoral Enabler" with a focus on supporting the pastoral ministry of the parish.

One of the words that we decided was important to our vision was "fellowship". To help embed this as part of the life of our church we held our first fellowship group in October. I hope that other groups will be added in due course.

In November we added to our display of poppies for Remembrance outside St Andrew's and the year drew to a close with our Christmas celebrations.

Our links with St Andrew's School continue to be an important part of our shared community life. I am delighted that we have been able to maintain a strong presence both through visits, worship in Church and in School, and through church membership on the governing board.

Rev'd Cate Irvine



Our Vision Statement:

To be a church rooted in God's inclusive love, worship and prayer; alive to fellowship and community; growing in service and discipleship.

Our Mission statement:

We strive to put God's love for all people into action. Through worship and fellowship we aim to reach out to our community in loving service and build connections between the generations.

Around the Church



Children's Corner

Our Children's Corner continues to provide a welcoming space for families with young children during Sunday worship. Located at the back of church, it offers themed colouring activities, craft materials, books and quiet play resources that allow children to engage at their own pace encouraging love, respect and kindness while remaining part of the congregation. The Corner operates on second, fourth and fifth Sundays, complementing our monthly Family Service (first Sundays) and Little Fishes Sunday School (third Sundays).

Little Fishes, introduced at the end of the year, takes place in the church hall every third Sunday of the month. Space is provided to allow the youngest members of our congregation to explore Christian teachings in play based activities through a sensory activity, a game, song and prayer. This provision reflects our commitment to being an inclusive, family-friendly church where children are valued members of our worshipping community.



Justine Photi



Choir

We have a dedicated choir of, usually, 6 souls who produce a harmonious sound for regular church services despite the absence of formal choir practices. The choir is superbly accompanied by our organist Franklyn Gellnick. If you enjoy singing, it is a lovely way to enhance your worship.

If anyone feels inspired to join us they would be very welcome.



For us, the highlight is a monthly Choral Evensong, usually on the third Sunday each month at 5.0pm where we enlist the help of former choir members who are no longer local, along with some who just join us from other churches because they like the beautiful service of Evensong. This swells our numbers to about 12. Our organist on these occasions is Robert Evans.

Richard Peart



Church Garden

This year, triggered by a donation of ornamental grass from Sophie Morgan, attention turned to enhancing the bed on the corner opposite the Parish Hall kitchen. Its development as a rockery has prompted a great deal of positive and encouraging comment: it is satisfying that it gives pleasure to a larger number of people walking past than just those who drive down to the car park. At the time of writing in Spring 2026, we are really seeing the benefits of work undertaken in the Autumn of 2025 on this corner, when Bob Bourton and Sylvia Solomon planted ground cover and bulbs. Thanks also go to Alex Wishart for thinning the tree boughs at the back of this corner, so that it now receives much more light and rain. We look forward to next winter when we will see the benefit of the hellebore seedlings planted by Peggy Graham-Taylor and approximately 500 snowdrops, which it is hoped will multiply if they are happy in their new home. A consignment of English bluebells has also recently been added.



The long bed running to the shed on the right-hand side as you enter the car park continues to mature well. It has been enhanced this year by the work of Hugh Faulkner and Alex Wishart thinning out the lower branches of the maturing trees, which allows much more light through and means that plants do not strain forwards. We are also grateful to Alex, Caroline Lancaster and Caro Haines for their work on starting restoration of the hedgerow near the shed, which had become overwhelmed by ivy and brambles.

The garden working parties have also afforded one of our team to fulfill an essential part of their Duke of Edinburgh Award. Elijah Taiwo worked on removing dead wood from the hedgerow and planted out a number of items, including a forsythia donated by Marion and John Archibald.

Sophie Morgan did a great job of clearing the drainage channels in front of the hall; and Sheila Spensley salvaged a number of bulbs, which are now relocated from the disintegrating troughs at the original entrance of the Parish Hall.



The bed near the old vicarage gates is maturing well and it has been a delight to see Jean Scurr's cyclamen and the Harrises' primroses naturalising under the trees. This bed has also benefited from a share of the consignment of English bluebells, fitting in a woodland setting.

We are grateful as always for all plant donations and help, which ensure the gardens provide a personal connection and point of interest to as many people as possible. Special thanks go to the churchwardens for arranging our gardening sessions and to those who keep us so well-energised with coffee and biscuits. Do come and join us for some fresh air and gentle exercise - many hands make light work!

Jonathan Daniels

Communication

The major news regarding communications is that we are almost ready to launch the brand-new St. Andrew's church website! We will be launching at the end of April, with the view to adding new pages over the coming months, including a detailed church history page.

The new website incorporates a palette of colours which we intend to carry through to other printed publications and flyers etc., to create a recognisable branding for communications from the church to parishioners, and those within the wider community.

There remains a strong connection between church and St. Andrew's School, and there are plans for some further Arts and Crafts collaborations for major festivals, as these have proved really popular.

The St. Andrew's Parish Magazine is still published monthly, and we have a new regular advertiser. We are discussing plans to produce a quarterly "Seasonal Update" magazine, in addition to the magazine, after the trial of an Autumn one in October last year proved popular.

Sarah Newlyn



Confidential Prayer Group

The Confidential Prayer Group had its beginnings in 1997, when three members of our congregation met once a week to pray for a young member of our church family who was seriously ill. The need for prayer support grew, and there are now four of us in the group and the needs of those for whom we pray vary widely. The reason for confidentiality is that for many of those for whom we pray, their situation is too sensitive or personal for them to be prayed for publicly in our worship on a Sunday morning. We meet monthly but are in more frequent touch with each other when there is more urgent need. Most important of all, the Group is confidential. Meeting dates are publicised in the weekly E-News, so if you or someone you know would value our prayers, please don't hesitate to contact me. (Details available through the Parish Office)

Marion Archibald:

Deanery Synod

The parish of St Andrews, Totteridge is one of 13 in the Deanery of Barnet. Each parish is represented on the elected Deanery Synod, Dixie Locke, Alex Wishart and Tim Harris being those representing St Andrew's. The Synod forms a focus for discussion and action on issues of concern (eg. financial, pastoral, ecumenical, social) within the area.

Regular Deanery Synod meetings are held at which guest speakers make thought-provoking presentations. Inter-church activities are also planned, including in 2025, a Bike and Hike challenge, a Faith and Peace Walk and a number of pilgrimages.

Eco Church

Eco Church is a national programme run by A Rocha UK, supporting churches in caring for God's creation through worship, practical action, and community engagement. It offers a framework across areas such as worship and teaching, buildings and energy, land and nature, and lifestyle, helping churches grow in environmental stewardship as part of their faith.

At St Andrew's, this work is led with care and dedication by Brian Irvine, supported by a committed Eco Church team comprising Dixie Locke, Mark Oliver, and Sylvia Solomon. In 2025, the church was delighted to receive the Eco Church Bronze Award, recognising both long-standing practices and more recent initiatives woven into parish life. Alongside ongoing efforts to improve energy efficiency, the church measured and offset its carbon footprint (5.21 tCO₂), supporting environmental projects internationally, including tree planting and clean energy initiatives in countries such as Ghana, Kenya, and Nepal. Practical steps such as improved recycling, early biodiversity and rewilding planning, composting discussions, and participation in events like Big Green Week have also helped deepen awareness and engagement across the congregation. In 2026, the focus is on building towards the Silver Award. Priorities include developing a biodiversity and land management plan, improving energy monitoring and exploring greener energy options, enhancing recycling, and expanding wildlife habitats, including bird and bat boxes. Through Eco Sundays, educational displays, and community events, care for creation will continue to grow as a natural and joyful expression of St Andrew's worship, life, and witness.

Sylvia Solomon

Electoral Roll

There are 94 people on the electoral roll of whom 32 live outside the parish. The roll was renewed in 2025.

Flower Arranging

The Bishop of Dudley, supported by the Sustainable Church Flower movement, will be very pleased with us.

1. Our use of oasis has been reduced by 50% and we now mainly use silk flowers on the Lady Chapel Altar.
2. We use many types of glass or china containers.
3. We are asked to use locally-sourced flowers, so we have to thank Caro Haines for her beautiful *Hydrangeas*.
4. We are also asked to use vegetables or grasses. If you look carefully at this photo you will search that Dixie used a cabbage as a flower container.



2025 was the 80th anniversary of VJ Day and we chose to commemorate the event with a display illustrating the pilgrimage of Margaret and Jonathan Daniels to the grave of their nephew Sonny Gorringer, a Japanese POW. There are church members who were alive on both VE Day April 1945 and VJ Day August 1946.



This year we provided flowers for 2 weddings, one of which was of my grandson; this being our 4th wedding in this church. With help we decorated the Lychgate for these occasions. We also provided flowers for the Funeral of Richard Strachan who had been a regular sidesman for 30 years and whose 3 daughters were all married here.

The Summer Flower Lunch in mid-August proved to be an astounding success. We were amazed and delighted at so many members producing 'a flower in a cup' arrangement. Our diminished coffers smiled happily and we will continue to provide weekly flowers for the two altars and the round table and to decorate the church for the Christian festivals of Easter, Harvest and Christmas and provide flowers for weddings, funerals and other events when requested.

We continue knitting Red Poppies for the Lychgate for REMEMBRANCE SUNDAY and have started decorating the left hand side: - actually it is the Vicar herself who does this. WE NEED MORE KNITTERS!

In addition, we attached bunches of poppies to the side posts leading from the side gate to the Lychgate and received many compliments from passers by.

A huge thank you to the regular team and those that help out when they can.



Christine Riley

Pastoral Visiting

In line with our "Mission Statement", pastoral visiting is an important and valued aspect of our Christian ministry in the parish and is a valuable way of getting to know people better, especially if they are unwell or housebound or feel lonely or isolated. It is a privilege to come alongside those we visit in this way and enables us to offer them comfort and support. As a team, we aim to keep in regular touch with each other as well as with our Vicar, Cate, for guidance and advice over any issues of concern. If you would appreciate a visit, or are aware of someone in the parish who would value this ministry, please contact me, or speak to our Vicar, Cate: (Details available through the Parish Office)

Marion Archibald

Safeguarding

The parish remains fully committed to the safeguarding of children and vulnerable adults, and to supporting those who have been victims of abuse, as well as managing any potential risks to others. During the past year there has been a change in safeguarding leadership. Noah Lewis has taken on the role of Parish Safeguarding Officer (PSO), with Elizabeth Harris serving as Deputy PSO.

A number of developments and improvements have been made over the year. A new confidential reporting system has been introduced and publicised throughout both the church and parish hall, ensuring that clear and accessible routes are available for raising concerns. The parish website has also been updated to reflect the change in PSO and to provide clearer information on safeguarding procedures and reporting pathways. The safeguarding dashboard shows development in ensuring all legal and CoE regulations are being adhered to and our records are up to date, other than the Safeguarding Action Plan, which has been produced and awaits PCC adoption. All Disclosure and Barring Service (DBS) checks have either been renewed or are currently in the process of renewal. In addition, all members of the PCC and those working with children and vulnerable adults have completed the required safeguarding training. All statutory and best practice safeguarding notices have been reviewed, updated, and are prominently displayed within the church and parish hall.

There have been no safeguarding concerns reported to the PSO during this period.

Noah Lewis

Social Committee

The Social Committee has grown since our last report as we have welcomed 3 new members Kirsten Barnes, Liz Harris and Sylvia Solomon. So, we are now a group of 12 hardworking ladies helped by 3 very obliging husbands, Bob Boughton, John Pepe and Alex Wishart.

Our first event was the February Quiz, with Tim Harris as quizmaster. It was very well supported and we raised £1,633. In March we had a film night; a Sound of Music sing along. This was the first time we had done a singalong and it was great fun. We raised £410. Our VE tea party in May was well supported with lots of flag waving and nostalgic singing, raising £605. We also held a brunch for Christian Aid. John Pepe scrambled an enormous number of eggs to go with smoked salmon, Danish and coffee. That raised £380. Individually, Caroline Haines completed an arduous swimathon to raise over £1,500 – and Liz and Tim Harris once again organised the Totteridge Community Summer Barbeque which raised further funds.

Although many of the flower arrangements in church are sponsored in memory of a loved one, the social committee gave a flower lunch to raise money for church flowers on Christmas, Easter and Harvest. We made a profit of £514.



We held a second quiz in September which raised £1,020. October was the Harvest Lunch and £500 of the profit was sent to the bishop and £160 went to the church. Our busiest time is December. We start with the Christmas lunch - turkey and all the trimmings - and a visit from Father Christmas. This raised £650. Once again Yury and Vera Voicehovsky kindly let us hold our Community Carol Service in the Tithe Barn. The Barn committee is an offshoot of the social committee and its members are Tim and Liz Harris, Alex Wishart, Caro Haines, Pat Dunton and Dixie Locke. This event was well attended and much enjoyed by members of the local community and raised £1,285 for the church.

Not all our events are fund raising; we held a lovely party to celebrate Noah's wedding and we also provided refreshments for the 2 carol services in church

Between 10am and 12 noon on Wednesdays we have a coffee morning in the parish hall, and everyone is welcome. We use any profit we make to buy small things which improve church surroundings including plants for Jonathan Daniels for the church garden. We are also updating the first aid box and buying equipment for our chair yoga.



The social committee are delighted to have raised £6,291 for the church and £880 for charity. Our biggest thanks go to our many loyal supporters who are always ready to buy tickets and come with a smile to all our functions. It is hard work but it's fun!

The Social Committee – Claire Bannister, Kirsten Barnes, Nonie Bourton, Pat Dunton, Caro Haines, Liz Harris, Dixie Locke, Heather Pepe, Sylvia Solomon, Janet Topping, Barbara Wishart and Maureen Yates (our raffle Queen)



Stewardship

Fortunately our regular giving has kept up this year, but we cannot be complacent. Giving through the "open plate" and the "sum-up" machine at the back of the church has reduced but there are signs of a small recovery from that source. We still need to encourage those who have joined our congregation in recent years to take up one of the means of giving a regular sum each week / month as that is the only way we can be sure of our income and hence plan our necessary repair work and future projects.

Please help us by joining the direct debit Parish Giving Scheme, or by taking out / increasing a standing order.

Richard Peart



St. Andrew's School

Collective worship St Andrew's School is thoughtfully integrated into the school day, enhancing spiritual flourishing. Pupils participate enthusiastically in worship, prayer and reflection. The RE curriculum is well-structured, balancing knowledge of Christianity, world faiths and non-religious world views. Pupils find learning RE interesting and understand its importance in shaping their lives a

Whilst the Revd. Cate goes into the school on a regular basis throughout the academic year, the school also visits the church, both for all-school occasions and individual year groups. For example, Year 1 came to learn about what happens at a Christian Baptism with Revd. Cate showing the children the font, the baptismal candle and the cross, talking about the role of godparents and reciting the special prayers said for the baby. Year 6, together with the Revd. Cate, hosted the reception classes on a visit, showing the younger children around the church, learning about the names of different church related things such as a pew, alter, organ, pipes etc.

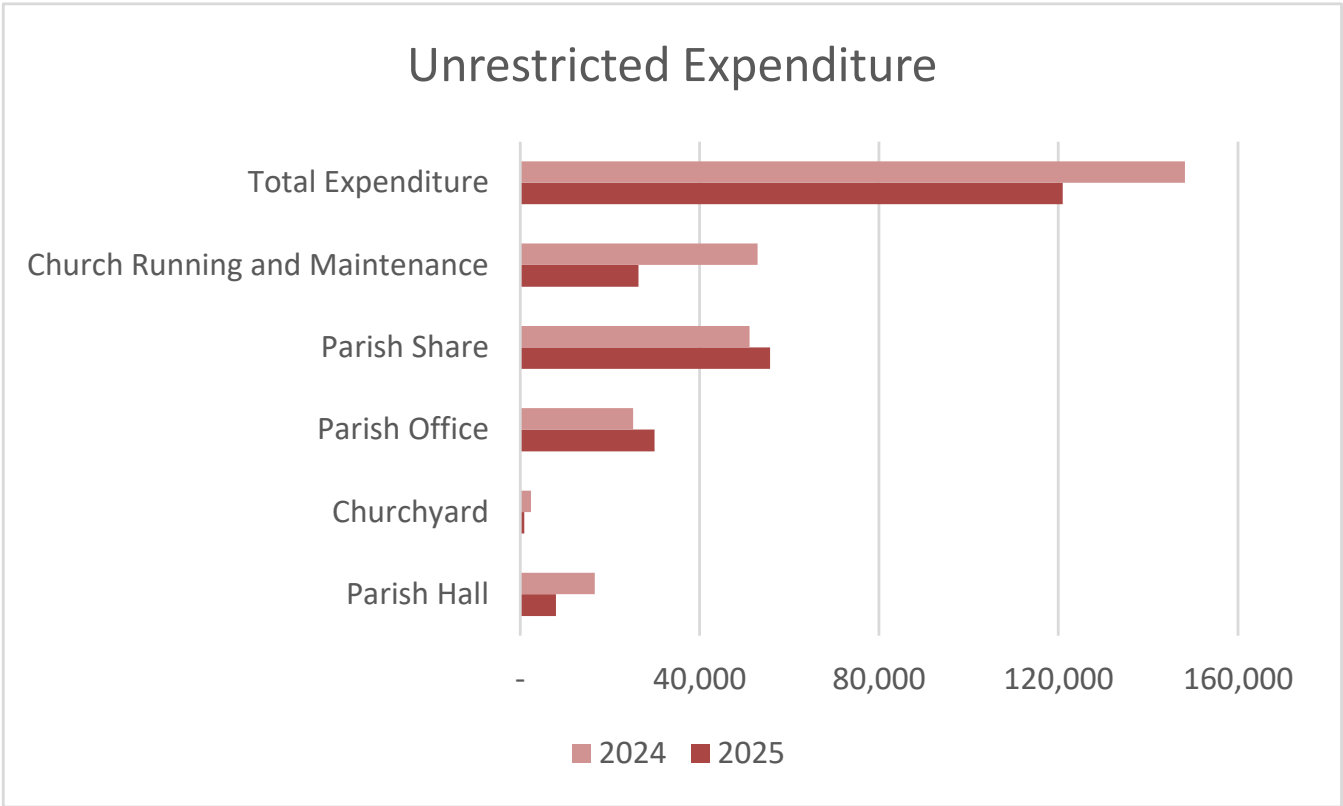
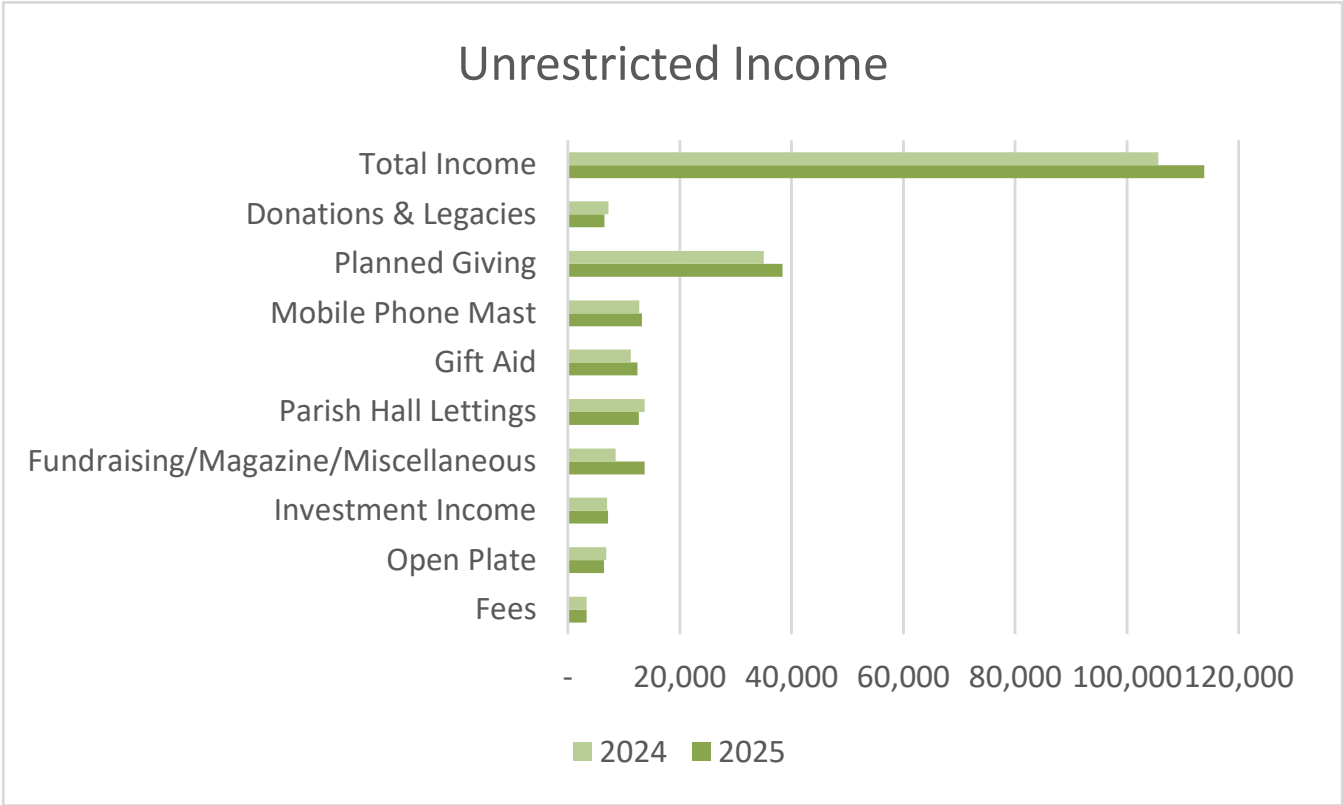


In October, the whole school came to the church for a Harvest Festival and in December for the Annual Christmas service. As parents were invited too, there was standing room only.



Financial Review

The charts below show how our 2025 income and expenditure of unrestricted funds compare with 2024.



Income from planned giving and open plate collections, together with gift aid recovered, was up on last year. The Parish Hall made a significant profit; it is hoped that the Hall will be increasingly profitable with the introduction of the new online booking system which is being integrated with the new Church website. The mobile phone installation is a most valuable source of guaranteed income.

Fund raising activities were particularly successful, with two quizzes, one in the spring and one in the autumn, the summer barbeque, the Tithe Barn evening hosted by our neighbour, and Caro Haines' swimathon in aid of the defibrillator.

Provision had been made in the 2024 expenditure budget for the repairs arising from the 2024 Quinquennial Inspection, which were expected to be done in summer 2025. The selected contractor's schedule of works required scaffolding. However, since the last quinquennial, Ecclesiastical Insurance have tightened the rules regarding scaffolding. The church is not insured for metal theft while scaffolding is in place, unless very expensive additional anti-theft precautions are put in place. We therefore engaged a new contractor who will do all the repairs using a combination of cherry-pickers, portable towers, and fall arrest systems, none of which will be left in place while the Church is unattended. The repair work is now expected to be done in spring 2026.

The old gas heaters in the Parish Hall were faulty and since modern equivalents are no longer available these have been replaced with electric heaters. Electricity running costs are four times higher than gas, but the only other option is gas fired central heating, which would have been too expensive to install.

PCC has resolved that in general the Parish Share payment should be made on the basis that expenditure should match income, once exceptional items are taken out. Nevertheless, this year it was decided to pay the full Parish Share requested by the Diocese according to the agreed formula for a half-time stipendiary post plus Ministry Support Contribution.

Reserves Policy

Certain sources of income, notably legacies and donations, are not, by their nature, predictable and so reserves are necessary to allow the PCC to continue its work should these sources fall significantly. It is the policy of the PCC that, generally and in most years, fixed overheads are intended to be met out of ordinary income. Extraordinary income is to be used to accumulate reserves and to fund special projects as determined from time to time expressly by the PCC.

It is the Trustees' intention to review both the reserves policy and levels of unrestricted reserves on an annual basis.



Independant Examiner's Report

to the members/trustees of St Andrew's Church, Totteridge, Parochial Church Council

I report on the accounts for the year ended 31st December 2025 which are set out on pages 14 to 18.

Respective responsibilities of the Trustees and Independent Examiner.

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of 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 those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

- (1) which give me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met;

or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Pat Greene
6 West Hill Way
Totteridge
London, N20 8QP

Date: 04 March 2026



The Parochial Church Council of St Andrew, Totteridge

STATEMENT OF FINANCIAL ACTIVITIES

for the year ending 31 December 2025

| | Note | Unrestricted funds £ | Restricted funds £ | Endowment fund £ | 2025 £ | 2024 £ |
|---|----------|-------------------------|-----------------------|---------------------|-----------------|-----------------|
| INCOMING RESOURCES | | | | | | |
| Voluntary income | 2(a) | 63,743 | 250 | | 63,993 | 65,905 |
| Activities for generating funds | 2(b) | 10,466 | | | 10,466 | 6,344 |
| Income from investments | 2(c) | 7,191 | 1,482 | 1,491 | 10,164 | 10,038 |
| Church activities | 2(d) | 44,953 | | | 44,953 | 44,133 |
| TOTAL INCOMING RESOURCES | | 126,353 | 1,732 | 1,491 | 129,576 | 126,420 |
| RESOURCES EXPENDED | | | | | | |
| Church activities | 3(a) | 134,453 | | 3,027 | 137,480 | 165,395 |
| Cost of generating voluntary income | 3(b) | | | | | |
| Governance costs | 3(c) | | | | | |
| TOTAL RESOURCES EXPENDED | | 134,453 | | 3,027 | 137,480 | 165,395 |
| NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS | | (8,100) | 1,732 | (1,536) | (7,904) | (38,975) |
| GROSS TRANSFERS BETWEEN FUNDS | 5 | | | | | |
| NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES | | (8,100) | 1,732 | (1,536) | (7,904) | (38,975) |
| OTHER RECOGNISED GAINS | | | | | | |
| Gains (losses) on investment assets | 7(a) | (8,149) | | (2,146) | (10,295) | 5,762 |
| NET MOVEMENT IN FUNDS | | (16,249) | 1,732 | (3,682) | (18,199) | (33,213) |
| Balances b/fwd 1 January 2025 | | 219,458 | 36,343 | 57,490 | 313,291 | 346,504 |
| Balances c/fwd 31 December 2025 | | 203,209 | 38,075 | 53,808 | 295,092 | 313,291 |
| BALANCE SHEET AT 31 DECEMBER 2025 | | | | | | |
| FIXED ASSETS | | | | | | |
| Tangible | 6 | 10,744 | | | 10,744 | 12,893 |
| CURRENT ASSETS | | | | | | |
| Stock | | | | | | |
| Investments | 7(a) | 195,696 | | 51,539 | 247,235 | 257,530 |
| Debtors and prepayments | 7(b) | 5,064 | | | 5,064 | 7,088 |
| Short term deposits | | 27,500 | 30,074 | | 57,574 | 57,570 |
| Cash at bank and in hand | | 4,030 | 9,213 | 2,269 | 15,512 | 25,279 |
| | | 232,290 | 39,287 | 53,808 | 325,385 | 347,467 |
| Creditors - amounts falling due within one year | 8 | (39,825) | (1,212) | | (41,037) | (47,069) |
| NET CURRENT ASSETS/(LIABILITIES) | | 192,465 | 38,075 | 53,808 | 284,348 | 300,398 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 203,209 | 38,075 | 53,808 | 295,092 | 313,291 |
| TOTAL NET ASSETS | | 203,209 | 38,075 | 53,808 | 295,092 | 313,291 |

Approved by the Parochial Church Council on 3rd March 2026 and signed on its behalf by:

Reverend Cate Irvine (Vicar)

Alex Wishart (Treasurer)

The notes on pages 15 to 18 form part of these accounts.



NOTES TO THE FINANCIAL STATEMENTS

for the year ending 31 December 2025

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2005).

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

Fund accounting

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

The PCC estimates that the Parish Hall cost about £50,000 to construct; the building has been fully depreciated. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

A new Church heating system, compliant with the Diocesan heating standards, was installed at the end of 2016 at a cost of £32,230. This is being depreciated over 15 years. Investments are valued at market value at 31 December.

2. INCOMING RESOURCES

| | Unrestricted funds £ | Restricted funds £ | Endowment fund £ | 2025 £ | 2024 £ |
|---|----------------------------|--------------------------|------------------------|----------------|----------------|
| 2(a) Voluntary income | | | | | |
| Planned giving: Gift Aid donations | 38,401 | 250 | | 38,651 | 35,258 |
| Collections: (open plate) | 6,414 | | | 6,414 | 6,837 |
| Tax recoverable | 12,425 | | | 12,425 | 11,205 |
| Grants: Barnet Council (churchyard) | | | | | 2,375 |
| Donations, appeals, etc. | 3,125 | | | 3,125 | 4,297 |
| Legacies | 3,378 | | | 3,378 | 5,933 |
| | 63,743 | 250 | | 63,993 | 65,905 |
| 2(b) Activities for generating funds | | | | | |
| Parish Magazine (advertising and sales) | 1,548 | | | 1,548 | 489 |
| Fund raising | 8,918 | | | 8,918 | 5,855 |
| | 10,466 | | | 10,466 | 6,344 |
| 2(c) Income from investments | | | | | |
| Dividends on CBF Investment Fund | 5,664 | | 1,491 | 7,155 | 6,989 |
| Bank and CBF Deposit Fund Interest | 1,527 | 1,482 | | 3,009 | 3,049 |
| | 7,191 | 1,482 | 1,491 | 10,164 | 10,038 |
| 2(d) Income from church activities | | | | | |
| Fees for weddings and funerals | 3,324 | | | 3,324 | 2,407 |
| Parish Hall lettings - local community use | 12,656 | | | 12,656 | 13,727 |
| NetOne Mobile Phone Mast | 25,752 | | | 25,752 | 25,787 |
| Miscellaneous | 3,221 | | | 3,221 | 2,212 |
| | 44,953 | | | 44,953 | 44,133 |
| Total incoming resources | 126,353 | 1,732 | 1,491 | 129,576 | 126,420 |

3. RESOURCES EXPENDED

| | | | | | |
|---|----------------|--|--------------|----------------|----------------|
| 3(a) Church activities | | | | | |
| Missionary and charitable giving | | | | | |
| Ministry: Diocesan parish share | 55,741 | | | 55,741 | 51,120 |
| Other ministry costs | 291 | | | 291 | 286 |
| Church Running and maintenance | 39,558 | | | 39,558 | 66,978 |
| Major repairs - structural renewal | | | | | |
| Sunday School | | | | | |
| Churchyard upkeep | 888 | | 3,027 | 3,915 | 5,268 |
| Parish Hall running costs | 7,985 | | | 7,985 | 16,603 |
| Parish Office, including printing, stationery and magazine, and bad debts | 29,990 | | | 29,990 | 25,140 |
| | 134,453 | | 3,027 | 137,480 | 165,395 |
| 3(b) generation of voluntary income | | | | | |
| Stewardship costs | | | | | |
| Costs of appeals | | | | | |
| 3(c) Governance costs | | | | | |
| PCC members induction training | | | | | |
| Independent examiner's remuneration* | | | | | |
| Total resources expended | 134,453 | | 3,027 | 137,480 | 165,395 |

4 (a). STAFF COSTS

The PCC uses the services of gardeners, organists, a cleaner and an office administrator, all self-employed and part-time. Total remuneration paid to them in 2025 was £32,683.

4 (b). PAYMENTS TO PCC MEMBERS

No payments or expenses were paid to any PCC member, persons closely connected to them or related parties.

5. ANALYSIS OF TRANSFERS BETWEEN FUNDS

Nil

6. FIXED ASSETS

Cost

Balance carried forward

Depreciation

Balance brought forward

Charge for the year

Balance at 31 December 2025

Net book value at 31 December 2025

| Unrestricted funds £ | Restricted funds £ | Endowment fund £ | 2025 £ | 2024 £ |
|-------------------------|-----------------------|---------------------|-----------|-----------|
| 32,230 | | | 32,230 | 32,230 |
| 19,337 | | | 19,337 | 17,189 |
| 2,149 | - | - | 2,149 | 2,148 |
| 21,486 | | | 21,486 | 19,337 |
| 10,744 | | | 10,744 | 12,893 |

7. CURRENT ASSETS

7(a) Investments

Market value at 1 January 2025

Disposal

Purchases at cost

Net gains (losses)

Market value 31 December 2025

| Unrestricted funds £ | Restricted funds £ | Endowment fund £ | 2025 £ | 2024 £ |
|-------------------------|-----------------------|---------------------|-----------|-----------|
| 203,845 | | 53,685 | 257,530 | 251,768 |
| (8,149) | | (2,146) | (10,295) | 5,762 |
| 195,696 | | 51,539 | 247,235 | 257,530 |

7(b) Debtors

Tax recoverable

Prepayments and accrued interest

Other debtors

| | | | | |
|-------|--|--|-------|-------|
| 2,764 | | | 2,764 | 1,714 |
| 2,300 | | | 2,300 | 5,374 |
| 5,064 | | | 5,064 | 7,088 |

8. LIABILITIES

Amounts falling due in one year

Accruals for utility and other costs

Other creditors

Parish Share

| Unrestricted funds £ | Restricted funds £ | Endowment fund £ | 2025 £ | 2024 £ |
|-------------------------|-----------------------|---------------------|-----------|-----------|
| 3,000 | | | 3,000 | 3,000 |
| 17,084 | 1,212 | | 18,296 | 28,949 |
| 19,741 | | | 19,741 | 15,120 |
| 39,825 | 1,212 | | 41,037 | 47,069 |

Amounts falling due after more than one year

Other creditors

9. FUNDS

Fund movements

Balance at 1 January 2025

Incoming resources

Resources expended

Investment gains

Transfer

Balance at 31 December 2025

| Collins | Fabric | Emond | Total |
|---------|--------|-------|---------|
| 25,000 | 4,780 | 5,000 | 34,780 |
| 1,232 | 250 | 246 | 1,728 |
| (1,232) | | (246) | (1,478) |
| 25,000 | 5,030 | 5,000 | 35,030 |

10. **QUINQUENNIAL INSPECTION**

The 2024 quinquennial inspection has been carried out. Priority items relate mainly to the external fabric (roofs, tower and walls). Provision has been made in the accounts for work on these items to be carried out in the spring of 2026. The next quinquennial inspection will be in 2029.

11. **INSURANCE**

The Church buildings and contents are insured with a loss limit of £10,970,000. The Parish Hall and contents are insured with a loss limit of £3,660,000.

12. **INVESTMENT POLICY**

The 8,816 Income shares in the CCLA CBF Church of England Investment Fund are held as a long-term investment. The unit price can rise or fall depending on stock market conditions, and the investment policy of the manager of the funds.

13. **CHURCHYARD**

The London Borough of Barnet refused to pay the 2024 grant for maintenance of the closed upper churchyard and have stated that they will not pay for routine maintenance for 2025 and in future years. This is despite being reminded of their obligations under Section 215 of the Local Government Act 1972. Accordingly, the 2024 grant of £2,375 has been written off as a bad debt.

14. **CHARITABLE GIVING**

Dedicated collections and events organised by support groups raised funds for and made the following contributions to Charitable organisations:

| | |
|-----------------------------|------|
| Earl Haig Fund Poppy appeal | £337 |
| Bishop’s Harvest appeal | £611 |

15. **OTHER COMMITMENTS**

None