

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

This report is prepared in accordance with Church Accounting Regulations 2006 and the requirements of the Charities Act 2011 and covers the activities of St Andrew's Parochial Church Council during the year ending 31st December 2024. In line with the provisions of the Charities Act the Parochial Parish Council is now registered as a charity (Charity Registration 1129280).

Administration Details

Incumbent The Reverend Dan Heyward
 The Vicarage
 46 Charlbury Road,
 Oxford
 OX2 6UX

Bankers Barclays Bank plc
 211 – 213 Banbury Road
 Oxford
 OX2 7HH

Auditors Wenn Townsend
 30 St Giles
 Oxford
 OX1 3LE

Solicitors Winckworth Sherwood
 16 Beaumont Street
 Oxford
 OX1 2LZ

Membership of the PCC/Trustees

Incumbent The Reverend Dan Heyward

Stipendiary clergy The Reverend Paul White
 The Reverend Tom Murray
 The Reverend Henry Swayne (curate in training)
 The Reverend Jessica Wyatt (curate in training from July 2024)

Self-supporting ministers The Reverend Judy Harvey (curate in training until June 2024)
 The Reverend Tom Howell (curate in training)
 The Reverend Dr Elizabeth Pitkethly (curate)

Churchwardens Miss Claire Lewis (until April 2024)
 Mrs Lizzie Wigg (from April 2024)
 Mr Tim Cooper

- 1 -

Registered Charity Number 1129280

St Andrew's Church, Linton Road, Oxford OX2 6UG
Telephone 01865 311212
Parish.office@standrewsoxford.org

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31st December 2024

Deanery Synod Representatives	Mr Alistair Booth Ms Jennie Guest (until April 2024) Mr Stephen Saunders Dr Mark Smith
Elected Members	Ms Anna Bishop Mr David Coates Mr Chris Crawford Mrs Patricia Dass Mr Andrew Down Mrs Rebecca Ekins Dr David Eyre Mrs Susan Fuggle Mrs Sarah Gooding Mrs Sarah Lenton (from January 2024) Ms Nellie Loh Mr Charles Olver Mr Darrel Ross (until April 2024) Mrs Catherine Sinfield Ms Christine Taylor

Structure, Governance and Management

St Andrew's Church is a single Church of England benefice in the Oxford Deanery of the Diocese of Oxford, and its PCC has the responsibility of co-operating with the Vicar in promoting in the parish the whole mission of the church: pastoral, evangelistic, social, and ecumenical.

The PCC comprises:

- . All ordained ministers beneficed or licensed to the parish.
- . Any deaconesses or lay workers licensed to the parish.
- . The Churchwardens, being actual communicants, whose names are on the electoral roll.
- . Readers as determined by the APCM (Annual Parochial Church Meeting).
- . Lay members of general, diocesan and deanery synods whose names are on the electoral roll.
- . Elected lay representatives
- . Co-opted members (at the PCC's discretion) not exceeding one fifth of the elected lay representatives.

The PCC operates through a number of different Working Groups which meet on a regular basis through the year and report monthly to the PCC.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2024

The Standing Committee is empowered to act on the PCC's behalf between meetings, planning PCC business, overseeing human resource issues and overseeing capital expenditure.

There are 6 working groups made up of PCC members and members of the church congregation to oversee the implementation of the strategy for the PCC.

These are:

- Children and Families
- Young People
- Whole Life Discipleship (currently in abeyance)
- World Mission Group
- Standing Committee
- Finance and Growth

In addition, a Pastoral Care Committee was set up with the Associate Vicar as chair. This reports periodically to PCC.

The ministry and mission in Cutteslowe is governed by a Bishop's Mission Order. The PCC has representatives on the Cutteslowe Enabling Group – a forum through which governance for Cutteslowe is expressed alongside the other church partners (St Michael's and All Angels, Summertown and St Peter's, Wolvercote). The PCC also has a representative on the Elder's group for the Cutteslowe Connected Church.

The Chair of each of these working groups is a member of the PCC and the other members may also be from the PCC or from the church body who have skills and/or a special interest in the work of the group.

The day-to-day operations of the church's life are delegated to a staff team employed by the Council under the direction of The Revd Dan Heyward who holds the office of Vicar.

Appointment of lay representatives of the PCC

The elected lay representatives hold office for a three-year term, with one third of them retiring at the APCM each year. Churchwardens are elected annually. The APCM of St Andrew's has limited to six the number of years during which a lay representative may continuously hold office. A person qualified to be elected as a lay representative must be on the electoral roll of St Andrew's Church, be an actual communicant, be aged at least sixteen and have convinced the APCM of their willingness to serve.

Introduction & Training of PCC members

On appointment, PCC members receive a document which outlines their legal responsibilities as trustees. Trustee members receive annually the Standing Orders, covering PCC and Working Group business, and major policy documents, such as the church's Safeguarding Policy. All PCC members

- 3 -

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The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2024

are made aware of the issues facing council at its regular business meetings and through the circulation of documents, discussion forums and the work of working & project groups. General information about the day-to-day ministry of the church is obtained through the Vicar's weekly email and regular fellowship with other church members. All PCC members are encouraged to get to know and support the employees of the church.

Responsibilities of the Parochial Church Council (PCC)

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

The law applicable to charities in England and Wales, which applies to the Parochial Church Council, requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and of the incoming resources and application of resources of the PCC for that period. In preparing these financial statements the PCC is required to:

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

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts Reports) Regulations 2008, the Church Accounting Regulations 2006. It is also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The PCC is responsible for the maintenance and integrity of the Council and financial information included on the PCC's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Key Management Personnel

The church considers its key management personnel comprises of the Standing Committee plus the Operations Manager.

The Standing Committee is made up of:

- The Vicar
- The Churchwardens, Treasurer, PCC Secretary, Lay Chair of the PCC and one/two other trustees from the PCC. They are all trustees.
- The Associate Vicar

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2024

The Associate Vicar and the Operations Manager are employed by the PCC.

The clergy are paid according to the stipend scale set by the Church of England.

A rolling programme of salary benchmarking for all non-clergy staff posts is in place. Every 5-6 years each post is compared to similar posts in the public, private and charity sector. All staff posts were reviewed in 2021.

Risk Management

The general finances of the church have received close attention by the key leadership of the church and the Standing Committee and the financial position has been communicated at key points to enable church members to remain informed. The finances are discussed every other month by the PCC which has taken its responsibilities seriously.

Health and safety risk continues to be monitored through the risk assessments and governance processes and policies of the church – and is predominantly overseen by the Operations Manager and her team.

Reputational risk within the local church is managed through careful safeguarding process and monitoring assisted by the Parish Safeguarding Officer. The Safeguarding Dashboard has assisted in the oversight of safeguarding policies and practices. As a church we have been particularly cognisant of the shortcomings in safeguarding practice identified within the Church of England, particularly arising out of the Makin Report and other failings in leadership in the church.

There is limited ability to manage the broader reputational risk of debates that loom large within the Church of England and the Anglican Communion – however, the PCC is aware of the implications on reputation, giving, and financial health with changes in doctrine and practice in the broader church.

Our data is held securely on our ChurchSuite database. However, we are aware of the risk of non-compliance with GDPR, and are aware that scam emails can target our database and users. One such occurrence happened in 2024, but the issue was not significant enough to trigger a report to the ICO, and appropriate remedial action was taken in a timely manner.

Objectives and Activities for the Public Benefit

Aims of the Church

St Andrew's is an evangelical church family in North Oxford which draws a wide range of people from a wide range of places. Our desire is to glorify God by gathering people of all ages into His family, growing up in our faith and going out into Oxford and beyond to make a difference for Christ. To this end we are a seven-day-a-week church running a vibrant programme of events and ministries designed to help people of every age and stage in their Christian life grow in their relationship with God and each other.

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

Our vision is "To see lives transformed by Jesus" and we have three priority areas to help us shape our activity to achieve the vision.

- 1) **Transforming communities:** There are two key strands to this work. One is to encourage and promote Christian wisdom through discipleship, and courses that enable the church to connect with society in areas where there is a hunger for help and wisdom. These include courses such as parenting courses, social media and internet awareness courses, marriage preparation courses, and consideration of how to deal with issues of ageing.

The second strand, encompasses the work we do within certain communities to see transformation on the ground. Church planned and organised activities primarily relate to North Oxford and Cutteslowe where we invest time and attention to encourage change within those communities. For North Oxford, we note the amount of loneliness, the quest to succeed academically and materially, and the consumer culture. For Cutteslowe, the challenges we note are particularly around disaffected young people, economic hardship, and relationship challenges. Questions of identity, and mental wellbeing span both communities. Church members are also involved in giving their time and energies to transforming their local communities in their neighbourhood and schools, workplaces, and through being part of charitable projects such as: Street Pastors; Oxford Winter Night Shelter; the Gatehouse; the Porch; Asylum Welcome; Oxford Pastorate, Oxford Schools Chaplaincy to name but a few. The church also supports, through its mission partners and through other mission agencies, transformation of lives and communities in other parts of the world.

Ultimately, we believe that true transformation comes through a knowledge and faith in Christ and so transforming communities includes our work of evangelism expressed mainly through one to one discussion and Alpha courses.

- 2) **Developing godly leaders:** our work in this area is less developed, although we have a history of being the place of worship, discipleship, and in some cases, training, for many godly leaders in both the secular and spiritual spheres. We are keen to ensure that our emphasis is on all the people of God whilst recognising that many in our number are appointed to positions of leadership, have a gift of leadership or are potential future leaders. Many of our mission partners invest particularly in training leaders, and St Andrew's is a place of training for those exploring ordained ministry. In 2024, we have welcomed 5 ordinands undertaking placements from local theological colleges, and we are training and benefitting from the ministry of 3 training curates.
- 3) **Growing churches:** We understand that St Andrew's is a gathered community, and where possible, we would like to be able to support and resource other churches in the areas in which we live. Many people contribute to their local church alongside their commitment to St Andrew's. We are committed to seeing St Andrew's grow in depth as a church, and we

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

would like to see our number grow as well.

We see ourselves as a church that grows other churches. That is through the deployment of godly leaders, but also through new initiatives to grow churches in existing and potentially new areas. The Cutteslowe Church has continued to flourish under the leadership of Rev Tom Murray, and under the auspices of the Bishop's Mission Order.

The values of St Andrew's are meant to mark out what we celebrate and value in St Andrew's rather than provide a prescriptive list of what any church does. We aspire to grow in these values as we grow in the fruits of the Spirit.

- a. Audacious Generosity – We are generous with one another and with the communities in which we live and serve. To see lives transformed by Jesus will mean that we see lives of audacious generosity in the church.
- b. Courageous Vulnerability - We are undefended, honest and vulnerable before God and before one another in order that we might help one another on the journey of faith, and so that the work of God's grace in our lives might be clearly shown. We expect to help others on their journey with God by seeing how He has helped us.
- c. Determined Service - We are called to serve, and we do so to one another without respect for status. We recognise that persistence in service is the call of Christ on His people – we are here to serve until Christ comes again or calls us home – and we are just one part of a long legacy of God's people in this place.

The activities employed to address our vision include:

- Encouraging and facilitating prayer through monthly and weekly prayer meetings and regular teaching on prayer.
- The provision of four different styles of church services most Sundays, encouraging a wide range of people to be involved in wholehearted worship, including a range of activities for children and young people.
- Provision of small informal groups, notably house groups, but also more targeted groups such as Monday Mums, for older and retired folk, and discussion forums to explore Bible teaching on specific issues and its guidance and application to daily life.
- Running courses and places of connection for the church and local community like parenting, waiting for children, marriage and marriage preparation, as well as a Community Café on Wednesday afternoons.
- Voluntary opportunities to serve and care, through hospital visiting, welcoming visitors and providing meals.
- Provision of mid-week baby and toddler groups which are available to parents in the church and the local community.
- Provision of youth groups that meet on Sundays and during the week.
- Informal and formal youth work in Cutteslowe.
- Leading Cutteslowe Connected, a church in a local community, and facilitating the Cutteslowe Church Partnership – notably running and facilitating the Cutteslowe Food Larder.

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

- Provision of the church to outside bookings for meetings and concerts – and particularly through the provision of space for Oxford Schools Chaplaincy, Discovering Prayer and Trauma Recovery Centre (TRC).
- Opportunities for any church members to volunteer their time, talent and financial resources to support the ongoing work of the church.
- Support for different mission partners and organisations in the UK and abroad.
- Partnering with churches across Oxford and the Diocese in the gospel.

The above strategies illustrate some of the ways in which the members of the PCC, as trustees, have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

Long-term Strategies and Yearly Objectives

The PCC understands that St Andrew's exists to see lives transformed by Jesus. This has been considered and discussed in various PCC meetings and church vision days and has been preached on repeatedly and communicated to the APCM as we have thought about our three key priorities in this context – developing godly leaders, growing churches and transforming communities.

The key long-term initiative has been to grow church in Cutteslowe within the Anglican framework of a Bishop's Mission Order. This was approved on 9th March 2020 and reviewed in March 2023.

The PCC will work with clergy and the working groups to establish the strategies and objectives which will deliver the church's vision and mission. This process of objective setting will become part of the annual planning process of the PCC.

Grant Making Policies

Part of St Andrew's PCC commitment to be a resourcing church is evidenced in its financial commitment to individuals and organisations working throughout the world. The World Mission Working Group meets regularly to review circumstances and make recommendations to the PCC regarding the allocation of funds. The grants are normally set for each mission partner for the year ahead and the mission partner is informed.

There is also a Cutteslowe Community Fund which is used to respond to needs of people in Cutteslowe with small grants.

Use of Volunteers

Volunteers are involved in many different aspects of the work of the church.

All volunteers who are involved with children, young people and vulnerable adults are subject to DBS checks in line with St Andrew's Safeguarding Policy.

Safeguarding training is required in line with Diocesan and Church of England guidelines.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2024

In respect of Safeguarding, the Parish Safeguarding Officer has been active in meeting with clergy, staff and ministry leads (in St Andrew's and Cutteslowe) and ensuring that the growth of a culture of safeguarding remains a priority with volunteers, staff and PCC. The PSO has a standing item on every PCC and SC agenda and makes a separate annual report to both PCC and APCM, reflecting on key trends, issues of note, audit and objectives. In 2024 our Parish Safeguarding Officer of 6 years retired, and two individuals were appointed to share the role of Parish Safeguarding Officers in his stead.

Important to note in 2024 are the following key initiatives:

- Ongoing use of the parish safeguarding dashboard as our main tracking tool.
- Implementation of the 2022 to 2025 training framework – including careful monitoring of those who need training.

Achievements and Performance

Church Attendance

	2024	2023	2022	2021	2020
Electoral Roll at the APCM	329	337	364	392	387
Attendance – 16 years plus week Second Sunday in October	304	341	330 (in person)	282 (in person)	N/A
Attendance – under 16 years week Second Sunday in October	88	101	96 (in person)	107 (in person)	N/A

All services (except 8am) are live streamed with an average online view of 222 for the services in October (the second Sunday in October was not livestreamed due to technical issues).

General Review of the Year

We outlined 6 key areas of focus for the year in 2024:

- Continued emphasis on the centrality of prayer and worship;
- Review of opportunities for growth in income and aligning of expenditure to our vision, values and priorities given our deficit budget;
- Establish and delivery of Ministry Trainee Programme from September 2024 as we seek to grow leaders;
- Develop our 18-30 ministry, providing opportunity for discipleship and growth in leadership;
- Provide opportunities for youth to engage in global mission to expand horizons, grow in leadership, and to encourage the wider church
- Further develop a ministry to older people with the introduction of Anna Chaplaincy;
- Continued investment in Cutteslowe to see Cutteslowe Connected Church flourish and to continue to build the strategy for engagement on new estates;

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

- Build the sense of common vision and purpose particularly through a focus on biblical preaching and teaching and providing opportunities for people to serve in and outside the church

Continued emphasis on the centrality of prayer

Prayer continues at the heart of the activity of the church in 2024 – with prayer meetings online and in person, prayer ministry in services and intercessory prayer interwoven through services. Prayer meetings include the monthly Prayer and Praise meeting, as well as the “Seek First” prayer meeting and church Friday morning prayer each week. A regular rhythm of prayer for Cutteslowe continues with a weekly and a monthly prayer meeting – with an invitation now extended to the three supporting churches.

We have been delighted to ensure that four distinct services can take place on a Sunday through 2024 – each with their own particular style, yet coming together under a common vision, and a focus on prayer. Youth and children's work continues to grow and we continue to focus on intergenerational worship. In addition, the Cutteslowe Connected Church holds a service once a week in the local primary school.

House groups have continued to be a core part of our midweek prayerful worship, and a place of prayerful support and now have a regular timetable with a mix of centrally run initiatives (such as the Lent course), centrally provided programmes for home group study and locally provided programmes. Many small groups are fundamental to providing pastoral care and engagement.

Review of opportunities for growth in income and aligning of expenditure to our vision, values and priorities given our deficit budget

Cognisant of the deficit budget for 2024, the PCC formed a Finance & Growth Working Group to review income and expenditure. This resulted in a structured approach to providing thanks to those that give, a specific “gift campaign” in March 2024 which resulted in 35 new regular donors and 51 donors increasing their regular giving to the Mission and Ministry fund over the year. On the expenditure side, the working group proposed that we did not appoint a Facilities Manager in 2024, and we should review our Parish Share contribution. The PCC accepted these proposals.

In light of this deficit budget, the PCC reviewed our contribution to Parish Share, and offered a revised contribution for 2024, based on the total contribution expected of the deanery divided by the number of incumbent roles. The deanery also gathered a small working group to revise the parish share request, but was unable to come to a conclusion by the end of 2024. It is expected that a revised parish share at deanery level, will be agreed in time for 2026 budget.

Establish and delivery of Ministry Trainee Programme from September 2024 as we seek to grow leaders

Following the wonderful offer of provision of accommodation for Ministry Trainees in 2023, Carrie Heyward was appointed to design and oversee the Ministry Trainee Programme starting September

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

2024. Although there is capacity for 3 Ministry Trainees, we appointed two – both requiring international visas. This has meant that we are now recognised by UK Visa's and Immigration as a Sponsoring Agent. The Ministry Trainee Programme has been well received as these individuals have taken part in a mix of specific local ministry, general church ministry, biblical training through South Central Ministries, and locally sourced training in church mission and ministry. In 2025 we hope to extend this ministry of growing leaders in this way.

Develop our 18-30 ministry, providing opportunity for discipleship and growth in leadership

"Rooted" is our 18-30 ministry which is growing in number and depth. Food, fellowship and teaching about being a Christian in your 20s, and Christian doctrine has been a core part of this gathering. Small bible study groups alongside the weekly Rooted gathering are beginning to form, and opportunities to lead others are found through: Supper at the 6, AV and tech in services, welcome and youth leading. Alongside Rooted is a monthly gathering for Post-Graduates.

Provide opportunities for youth to engage in global mission to expand horizons, grow in leadership, and to encourage the wider church

Liz Trenckmann, our Youth and Families' Pastor, took a team of 16 young people to Poland in the summer of 2024. In advance of the trip, there was opportunity for the young people to receive leadership, safeguarding, and cross-cultural training. The young people were also tasked with raising funds for the trip, which included a meal and an auction. The young people participated in leading a camp for young people in Poland run by Josiah Venture, and were involved in leading worship, sharing faith, teaching English, sport and music. Also one of the young people spent part of his gap year with Crosslinks. This has led to an increased interest in global mission among the young people, and it has been a great encouragement to the wider church.

Further develop a ministry to older people with the introduction of Anna Chaplaincy

There has been a significant pastoral work at St Andrew's over the years toward seniors, not least the Lunch Club and the visiting ministries led by many including Elizabeth Gittins. Following some changes in structure, personnel and programmes, a renewed emphasis was placed on ministry to older people through the introduction of Anna Chaplaincy. Charlotte Maughan was appointed and recognised as our first Anna Chaplain for North Oxford and has been involved in bringing together all those involved with church-based ministry to the elderly across the North Oxford churches, and local key organisations in this area, such as Age UK, to assess current provision for the elderly and to suggest ways forward with ministry to older people. This links with our current visiting ministry, but also our weekly café, CASA, which attracts many from this demographic.

Continued investment in Cutteslowe to see Cutteslowe Connected Church flourish and to build the strategy for engagement on new estates.

Revd Tom Murray is the named leader of the Cutteslowe Connected Church, under a Bishop's Mission Order which expires on 8th March 2030. Tom has the support of St Michael's Summertown and St Peter's Wolvercote in developing mission and ministry in that area of Oxford. Governance of

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

the BMO sits with the Cutteslowe Enabling Group on which Chris Crawford, Tom Murray and Dan Heyward sit alongside colleagues from the St Peter's and St Michael's.

Highlights in 2024 have included:

- This year has seen Sunday worship continue to meet in Cutteslowe Primary School. The average attendance over the last 12 months has fallen slightly due to a number of people moving out of the area, or finding new churches in which to worship. CCC's three 'connect groups' (or home groups) continue to meet.
- The Community Larder continues to be a huge support in the community. It has been extended with a community café and the provision of wrap around services including a hygiene bank, self-serve dry goods unit and partnership with a number of organisations including Citizen's Advice, OxGrow and Aspire Oxford. The Larder has over 125 members and nearly 50 volunteers, with some local schools providing help as well.
- Arthur Franklin, Pioneer Youth Worker, leads a weekly football outreach for young people on the estate, linking to the Community Food Larder. He is also leading the work with the charity Transforming Lives for Good, through which local churches provide mentors for primary school children in the locality.
- The Cutteslowe Community Partnership continues to meet 4 times per year to help see the local community thrive – and Tom is at the heart of this endeavour to bring community organisations together for good in Cutteslowe. The Cutteslowe Connected Church has benefitted from strong relationships with local churches
- A small group continue to be actively involved, on behalf of local churches, in exploring possible links with the new development on the Water Eaton estate, and the potential new stadium at Stratfield Brake.
- An Alpha course was run for the first time in several years at Cutteslowe, bringing together people from the community and the church. A Sunday morning course – the Prayer Course – is being run for members of the church community.
- We have continued to partner with 'Care for the Family', to run parenting courses at Cutteslowe Primary School.

Build the sense of common vision and purpose particularly through a focus on biblical preaching and teaching and providing opportunities for people to serve in and outside the church.

We continue to seek to embed our vision, priorities and values into the lifeblood of the church – particularly through regular preaching on these topics, and through our written and published communications. In addition to preaching series on our vision and priorities, 2024 sermon series included series on Matthew 1-7, the sacraments, 1 John, Prayer, Titus, Isaiah 55, Ruth and 2 Corinthians. Provision of Supper after the 6pm service on the first Sunday of the month has been a particularly important way of increasing fellowship and given a point in the month to focus on particular ministries (such as our mission partners) or an opportunity to think about apologetic questions.

St Andrew's continues to be a church that has a particular ministry with children and young people and we are delighted to see that work continue to grow and develop – providing as it does great

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

opportunities for service. Our annual Holiday Club was another significant event to encourage children to look at the claims of Christ in an environment of fun and safety. However, we also seek to be truly intergenerational – recognising our ministry across the ages. We also encourage people of different ages to serve together where that is safe and possible.

In addition to this, the following should be noted:

We continue to be a church that seeks to make disciples. Men's and women's ministry groups continued to meet, at key moments in the year – primarily in breakfast meetings or evening events (such as advent craft evenings). There were numerous events which sought to build community in 2024– including picnics, coffee mornings, lunches, and the Supper after the 6pm service to give a sense of community and hospitality.

Parenting courses, championed by Vicky Lavy, Care for the Family co-ordinator, have been well received. The marriage preparation course was expertly run by Andy and Andrea West.

For our children, Lesley Dentry, our Children and Families worker, continues to ensure that there is a varied and meaningful provision of opportunities for young people to grow in their journey of faith – through Sunday groups, midweek social events, and baby and toddler groups.

Liz Trenckmann, our Youth and Families Pastor, has continued to build the 11-18s work. There are a growing number of youth involved in midweek small groups, and at Sunday groups, not to mention separate weekends away for the 11-14s and 14-18s. Young people are regularly involved in leading sung worship at the 9.30am service, the 6pm service and the youth band has also begun to lead periodically at Cutteslowe Connected. Youth have led the 6pm service and regularly lead intercessions and read scripture. In 2024, the mission trip to Poland for 16 young people was a particular focus, leading English lessons, evening worship gatherings, sports activities and many opportunities for sharing the gospel.

The St Andrew's Workshop group hosted a conference called "Speaking not shouting" – thinking primarily about Christian witness in a changing culture.

We continue to support our mission partners overseas and in the UK. In 2024 we took on new relationships with IFES (supporting Tim Adams, General Secretary, and many others who are part of the IFES community at St Andrew's), and with Timothy Muthusi, Area Bishop of AIC Coast Area, Kenya who we are supporting for doctoral studies through Oxford Centre for Mission Studies. We formally ended our mission partner relationships with Lindsey Capper, returning from Spain to the UK to care for her parents; Jill Ireland who returned from Thailand and finished working with SIM to take up a role as Outdoor Chaplain for Llanberis; and Jonathan and Margaret Lamb, who moved from Oxford to support their family in Shropshire.

The building continues to be actively used with the local community. Monday Mums and Baby and Toddler Groups were well attended. External users included ballet classes, Pilates classes, choirs & orchestras – and for the first time in 2024, we brought in more income through room rental than we

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2024

budgeted. We continue to offer office and room space to Oxford Schools Chaplaincy (OSC), Discovering Prayer and the Trauma Recovery Centre for the benefit of those charities.

Financial Review

Total income for the year amounted to £974,680 (2023: £830,781) and total expenditure came to £892,597 (2023: £854,813) giving a surplus of £82,083. (2023: deficit of £24,032), a significant positive turnaround of £106,115. As a result of the deficit in 2023, the PCC approved a Finance and Growth working group to review and address the church's financial health. This group has particularly focused on increasing our planned giving and we are very encouraged by and thankful for the rise in 2024 donations, well above inflation and our 2024 budget.

The surplus comprised an unrestricted Mission and Ministry fund surplus of £63,504 (2023: £45,364 deficit) and restricted funds surplus of 18,579 (2023: £21,332).

The main source of income is donations from church members to the unrestricted Mission and Ministry Fund. This totalled £697,091, increasing significantly from £599,457 in 2023. In 2024 this included legacy and in memoriam income of £30,400 (2023: £25,000 legacy income).

Charitable activities income of £62,484 was also higher this year (2023: £49,255); this particularly reflected growth in our Youth ministry activities, including the mission trip to Poland.

The unrestricted income is supplemented by two gift days for World Mission and the work in Cutteslowe, with a combined collection of £63,154 in 2024 (2023: £46,038)

Unrestricted expenditure was £743,510 (2023: £727,013). Most of our expenditure goes to supporting our own directly employed staff, including those working in Cutteslowe, our mission partners, and our contribution to the Diocese (the parish share) which indirectly provides for the Vicar and one curate. The PCC agreed to offer £91,390 in parish share in 2024 which was a reduction of £28,696 on the amount contributed in 2023. This was offered in discussion with the diocese, on the basis of our 2023 financial position and the lack of transparency in the way the deanery share is allocated to parishes. The increase in expenditure from the previous years was across most budget headings including staff costs, church activities (as noted for income, due particularly to youth group trip to Poland) and general overheads. In 2024 we benefited from lower average energy costs and overall maintenance and repair costs.

Grants totalling £71,117 (2023: £72,148) were made during the year; regular support for mission partners and other causes continued. In 2024 this also included grants of £12,500 made by Cutteslowe Community Fund to support local causes (2023: £3,700)

Cash Flow

The cash flow analysis for 2024 shows a substantial increase in the cash position during the year of £106,353 (2023: £5,925), reflecting the 2024 surplus.

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

Reserves policy

The PCC strives to ensure that sufficient reserves are held to maintain its ministry and honour its obligations to the Diocese, its staff and those it supports from its funds. Part of this obligation is to ensure that the buildings are maintained in good condition so that they can provide for this and future generations of members.

The target range is between £93,000 and £155,000 which represents approximately 1.5 to 2.5 months of Mission and Ministry Fund expenditure.

At the end of 2023 the balance in the unrestricted Mission and Ministry Fund was £304,009. By the end of 2024 this figure had increased to £352,629. Disregarding the fixed assets, this represents a freely available reserve of £207,772 compared with the equivalent figure of £139,148 at the end of 2023.

The PCC has set a budget for 2025 assuming a deficit for the year of around £51,000.

The finance and growth working group, approved by the PCC will continue to monitor the church's financial health, particularly in the context of budgeted 2025 deficit and seek to align future spending with agreed giving, growth and mission objectives.

Investment policy

The PCC has the power to invest unused funds and to generate income from investments. To achieve this, they have opted to keep funds liquid during the year and generate cash returns whilst doing so.

Risk Analysis

As part of its responsibilities the PCC maintains an overview of the various activities of the church to ensure that the best current practice is followed. Policies are in place for particular areas of the work of the church.

Plans for the Future

Looking ahead, specific goals for 2025 include:

- Continued emphasis on the centrality of prayer and worship;
- Review of opportunities for growth in income and aligning of expenditure to our vision, values and priorities given our deficit budget;
- Continued establishment and delivery of Ministry Trainee Programme as we seek to grow leaders;
- Continued development of our 18-30 ministry, providing opportunity for discipleship and growth in leadership;
- Provide opportunities for youth to continue to grow in leadership, and to encourage the wider church;

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

- Further develop a ministry to older people with the development of Anna Chaplaincy;
- Continued investment in Cutteslowe to see Cutteslowe Connected Church flourish and to continue to build the strategy for engagement on new estates.

This Annual Report was approved by the members of the PCC at their meeting on the 31st March 2025 and signed on their behalf by:

Tim Cooper (Churchwarden) Date

Sarah Lenton (Treasurer) Date

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

Independent Auditor's Report to the Trustees of The Parochial Church Council of the Ecclesiastical Parish of St Andrews, Oxford.

Opinion

We have audited the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St Andrews, Oxford (the 'charity') for the year ended 31 December 2024 which comprise The Statement of Financial Activities, the Balance Sheet statements, Cash flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024, and of its total incoming resources and expenditure of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 4, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

We have been appointed as auditor under the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

A further description of our responsibilities is available on the FRC's website at:

<https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the->

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

[fi/description-of-the-auditor%E2%80%99s-responsibilities-for](#). This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members.

We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charity and group operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Charities Act 2011 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charity's and the group's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the charity and the group for fraud. The laws and regulations we considered in this context for the UK operations were General Data Protection Regulation, Health and Safety and Taxation legislation.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the recognition of income and the override of controls by management.

Our audit procedures to respond to these risks included enquiries of management about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, sample testing of income transactions to supporting documentation and reading minutes of meetings of those charged with governance.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wenn Townsend
Statutory Auditor
OXFORD

Date:

Wenn Townsend is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

Statement of Financial Activities

			2024	2024	2024	2023	2023	2023
	Note		Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
			£	£	£	£	£	£
Income								
Donations and legacies	4		697,091	164,691	861,782	599,457	146,992	746,449
Charitable activities	5		62,484	935	63,419	49,255	0	49,255
Investments	6		1,304	0	1,304	977	0	977
Other	7		46,135	2,040	48,175	31,960	2,140	34,100
Total Income			807,014	167,666	974,680	681,649	149,132	830,781
Expenditure								
Church Ministry	9		711,571	109,909	821,480	698,974	83,691	782,665
Outside Giving	10		31,939	39,178	71,117	28,039	44,109	72,148
Total Expenditure			743,510	149,087	892,597	727,013	127,800	854,813
Net incoming/(outgoing) resources before transfers			63,504	18,579	82,083	-45,364	21,332	-24,032
Gross Transfers between funds	16,17		-7,148	7,148	0	-4,925	4,925	0
Net movements of funds			56,356	25,727	82,084	-50,289	26,257	-24,032
Balances brought forward at 1 January			599,651	98,876	698,527	649,940	72,619	722,559
Balances carried forward at 31 December			656,007	124,603	780,611	599,651	98,876	698,527

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

Balance Sheet

		Note	2024 £	2023 £
Tangible Fixed Assets				
	Property		449,321	449,321
	Other fixed assets		139,225	157,412
		11	588,546	606,733
Current Assets				
	Debtors	12	63,167	38,271
	Cash at bank and in hand		341,419	235,065
			404,586	273,336
Creditors: amounts falling due within one year				
	Creditors and accruals	13	-66,579	-27,863
	Bank borrowing repayable within one year	14	-7,737	-7,530
			-74,316	-35,393
Net Current Assets			330,269	237,943
Total Assets less Current Liabilities			918,816	844,676
Creditors: amounts falling due after more than one year				
	Bank borrowing repayable after more than one year	14	-138,205	-146,149
Total Net Assets		15	780,611	698,527
Unrestricted Income Funds				
	Mission & Ministry Fund		352,629	304,009
	Capital Asset Fund		303,379	295,642
		16	656,008	599,651
Restricted Income Funds		17	124,602	98,876
Total Accumulated Funds			780,610	698,527

These accounts were approved by the members of the PCC at their meeting on the 31st March 2025 and signed on their behalf by:

Tim Cooper (Churchwarden) Date

Sarah Lenton (Treasurer) Date

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

Statement of Cash Flows

			2024	2023
			£	£
Cash flows from operating activities:				
	Net cash provided by operating activities		123,341	14,495
Cash flows from investing activities:				
	Dividends, interest and rents from investments	6	1,304	977
	Purchase of property, plant and equipment	11	-10,555	-2,018
	Net cash used in operating activities		-9,251	-1,041
Cash flows from financing activities:				
	Repayment of borrowing	14	-7,737	-7,529
	Net cash used in financing activities		-7,737	-7,529
Change in cash and cash equivalents in the year			106,353	5,925
	Cash and cash equivalents at the beginning of the year		235,064	229,139
	Cash and cash equivalents at the end of the year		341,417	235,064

Reconciliation of net income to net cash flow from operating activities

			2024	2023
		Note	£	£
Net income for the year as per the Statement of Financial Activities			82,084	-24,032
Adjustments for:				
	Depreciation charges	11	28,741	33,636
	Dividends, interest and rents from investments	6	-1,304	-977
	Decrease (+) / Increase (-) in debtors	12	-24,896	24,065
	Increase (+) / Decrease (-) in creditors	13	38,716	-18,197
Net cash provided by operating activities			123,341	14,495

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

Notes on the financial statements

1. Explanatory notes to the financial statements

Basis of preparation and assessment of going concern

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with 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) (2019) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The accounts are presented in a format compatible with the Church Accounting Regulations 2006.

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

2. Accounting policies

a) Income

All the income is recognised once the charity has entitlement to the income, and it is probable that the income will be received and the amount of income receivable can be measured reliably.

Voluntary Income:

- **Collections** are recognised when received by and on behalf of the PCC.
- **Planned giving** is recognised when received, except for gifts in advance of the period for which they are pledged, which are included in deferred income. Where a donor specifies that a gift is to be spent over a future period beyond the end of the financial period covered by the SOFA then the gift is shown as a liability in the balance sheet at the year end and will be recognised as income in future financial periods in accordance with the donor's wishes.
- **Income tax recoverable** on gift aid donations is recognised when the donation is received.
- **Legacies:** entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

b) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

- **Grants and donations** are accounted for when paid, or when awarded if that creates a binding obligation for the PCC.
- **The Diocesan Parish Share** is accounted for when due for payment.
- **Irrecoverable VAT** is charged against the expenditure heading for which it was incurred.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

c) Fund accounting

- **General Funds (unrestricted)** are referred to by the PCC, and therefore in these financial statements, as the 'Mission and Ministry Fund'. This represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC as set out in the Church's Vision Statement.
- **Designated Funds** are that part of the unrestricted funds earmarked by the PCC for a particular purpose.
- **Restricted Funds** represent those funds to be used for specific purposes as requested by the donor.

The PCC does not usually invest for each fund separately and interest is attributed to the Mission and Ministry Fund.

d) Fixed assets and depreciation

Fixed Assets are stated at cost less accumulated depreciation and accelerated write offs.

Consecrated and benefice property is excluded from the accounts by section 10(2) of the Charities Act 2011.

In line with this policy all costs associated with the construction of the permanent annexe along the south side of the church, referred to as the Jubilee Project, were written off as incurred.

Moveable church furnishings held by the churchwardens on special trust for the PCC and which will require a faculty for disposal since the PCC considers this to be inalienable property, are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case, the item is not capitalised, but all items are included in the church's inventory.

Tangible fixed assets costing over £1,000, with a useful life of over one year, are capitalised and depreciated on a straight-line basis over the length of their expected useful life as follows.

Property Fittings	5-15 years life	7-20% annual depreciation rate
Furniture and Av equipment	3-10 years life	10-33% depreciation rate

The value of the house purchased during 2011 and occupied by the Associate Vicar is accounted for at purchase value plus the cost of capital improvements. The house is not being depreciated on the basis that annual expenditure on repairs and upkeep maintains the property to a high standard, and as such, its useful life is extended into the foreseeable future and any depreciation would be immaterial.

e) Other cash accounts under church control

Certain church groups are responsible for their own petty cash accounts which are partly funded by the church and the balances on these accounts at the year-end have been included in incoming resources from church activities. Both the income and expenditure for the office petty cash account have been recorded in these accounts and the cash in hand balance carried forward.

f) Current assets

Amounts owing to the PCC at the year-end date in respect of fees, gift aid recoverable or other income are shown as debtors less provision for amounts that may prove uncollectible.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

g) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

h) Creditors

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

i) Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC

j) Pensions

Contributions to the St Andrew's Church defined contribution scheme are included in the accounts where payable.

k) Going Concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements, including expectations for the potential impact of COVID-19 on the charity. They have concluded that the budgeted income and expenditure is sufficient with the level of reserves held for the charity to be able to continue as a going concern.

3. Related Party Transactions

Grant payments

From time to time the PCC authorises grant payments from the Mission and Ministry Fund and from restricted funds to individuals and organisations who have connections to Trustees of the charity serving on the PCC. The details of such payments during the year are as follows.

			2024	2023
			£	£
Grant Recipient	Trustee	Relationship		
OCMS	Dan Heyward	Son of OCMS trustee John Heyward	5,000	1,000
Oxford Schools Chaplaincy (OSC)	Andrew Down	Husband of Frances Down, OSC trustee	1,000	750
	Dan Heyward	OSC trustee		

Donations

The aggregate value of donations made to the church by Trustees who served as PCC members during the year was £60,301 to the Mission and Ministry fund (2022: £52,321), and £20,408 to restricted funds (2022: £8,623). This does not include tax reclaimed under the Gift Aid scheme on these donations.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

4. Donations and legacies

	2024	2024	2024	2023	2023	2023
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Planned - supported by Gift Aid	355,472	28,353	383,825	310,845	23,209	334,054
Planned - other	143,639	9,074	152,713	139,368	12,465	151,833
Freewill collections	890	558	1,448	1,002	524	1,526
One-off donations - supported by Gift Aid	56,233	48,333	104,566	18,356	70,118	88,474
One-off donations - other	26,387	53,454	79,841	22,586	20,466	43,052
Grants received	0	4,630	4,630	0	0	0
Gift Aid	104,470	20,289	124,759	82,300	20,210	102,510
Legacies	10,000	0	10,000	25,000	0	25,000
Total Donations and Legacies	697,091	164,691	861,782	599,457	146,992	746,449
Special Collections included in figures above						
Harvest	0	53,761	53,761	0	26,586	26,586
World Mission	0	9,393	9,393	0	19,452	19,452
	0	63,154	63,154	0	46,038	46,038

5. Income from Charitable Activities

Income from church ministry activities is generated when a contribution is made by participants towards the costs of the activity e.g. Baby and Toddler group and Supper at 6.

	2024	2024	2024	2023	2023	2023
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Church ministry activities	62,484	935	63,419	49,255	0	49,255
Total Income from Charitable Activities	62,484	935	63,419	49,255	0	49,255

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

6. Income from Investments

	2024	2024	2024	2023	2023	2023
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Bank Interest	1,304	0	1,304	977	0	977
Total Income from Investments	1304	0	1304	977	0	977

7. Other Income

	2024	2024	2024	2023	2023	2023
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Hire of church	43,046	0	43,046	31,680	0	31,680
Feed in tariff	2,714	0	2,714	160	0	160
Other	375	2,040	2,415	120	2,140	2,260
Total other Income	46,135	2,040	48,175	31,960	2,140	34,100

8. Staff Costs & Trustee Remuneration

	2024	2023
	£	£
Wages & salaries	316,608	285,273
Social security costs	20,789	16,727
Pension costs	39,264	37,732
Total staff costs	376,661	339,732

Equivalent full time staff	10.0	9.5
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A stakeholder pension scheme is in operation and, where appropriate, St Andrew's PCC contributes 10% of gross salary for each employee. Outstanding contributions owing to the pension scheme at 31st December 2024 were £2,179 (2023- £2,005).

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

The church considers its key management personnel to comprise the Standing Committee plus the Operations Manager.

The Standing Committee is made up of:

- The Vicar and Associate Vicar
- The churchwardens, PCC secretary, treasurer, lay chair of the PCC and one or two other members of the PCC. These are all Trustees. No remuneration was paid to any lay members of the PCC during the current or preceding year, including those on the Standing Committee.

The clergy are paid according to the stipend scale set by the Church of England. The Vicar is paid by the Diocese of Oxford. The Associate Vicar and the Operations Manager are employed by the PCC and paid by the Church.

The total key management personnel remuneration for the year was £101,441 including housing and pension costs (2023: £95,066). No employee received £60,000 or more during the current or preceding year. No expenses were reimbursed to any members of the PCC in respect of their role as Trustees during the current or preceding year.

These PCC members received payments for their services during the year: Revd Paul White and Rev Tom Murray, received remuneration for their duties as employees. Rev Paul White and Rev Tom Murray's level of pay/stipend equalled that set by the Diocese of Oxford for curates, the set contributions to the Church of England Funded Pension Scheme for stipendiary clergy was paid and housing was provided for them and the rent/mortgage, council tax and water was paid on their behalf.

The aggregate remuneration, including employer pension contributions, paid to and on behalf of the above council members was £108,654 (2023: £111,102).

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

9. Expenditure - Church Ministry	2024	2024	2024	2023	2023	2023
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Staff – direct ministry	154,880	72,201	227,081	180,802	31,036	211,838
Staff – support	141,505	0	141,505	127,894	0	127,894
Ministry Trainee Programme	10,484	0	10,484	0	0	0
Training	1,955	450	2,405	2,978	1,083	4,061
Staff housing costs	53,079	4,005	57,084	38,514	13,628	52,142
Misc. staff costs inc travel	5,658	650	6,308	8,141	396	8,537
Sub-total staff costs	367,561	77,306	444,867	358,329	46,143	404,472
Diocesan parish share	91,390	0	91,390	120,086	0	120,086
Audio Visual systems depreciation & maintenance	16,532	0	16,532	15,610	251	15,861
Church Activities	77,829	28,653	106,482	56,612	21,195	77,807
Sub - total other ministry	185,751	28,653	214,404	192,308	21,446	213,754
Insurance, light, heat, water	34,437	0	34,437	37,493	0	37,493
Major repairs	13,238	0	13,238	3,324	9,000	12,324
Minor repairs & cleaning	15,829	1,866	17,695	17,710	6,114	23,824
Minor equipment	17,469	0	17,469	21,840	0	21,840
Sub-total Property costs	80,973	1,866	82,839	80,367	15,114	95,481
Telephone, postage, stationery, photocopying	11,173	0	11,173	9,474	0	9,474
Fixtures & fittings depreciation & maintenance	15,408	0	15,408	17,841	0	17,841
IT equipment depreciation & maintenance	32,224	1,595	33,819	28,769	544	29,313
Bookkeeping fees & system	720	0	720	720	0	720
Fees, subs & legal	11,661	489	12,150	5,606	444	6,050
Sub-total Other Overheads	71,186	2,084	73,270	62,410	988	63,398
Audit costs	6,100	0	6,100	5,560	0	5,560
PCC costs	0	0	0	0	0	0
Sub-total Governance	6,100	0	6,100	5,560	0	5,560
Total expenditure Church Ministry	711,571	109,909	821,480	698,974	83,691	782,665

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

10. Expenditure - Outside Giving

	2024	2023
	£	£
Grants from Mission and Ministry Fund		
CMS - Tim Curtis	9,261	8,820
Innovista International - Jason Lane	7,524	7,166
Pioneers UK - Lindsey Capper	0	4,450
SIM International - Jill Ireland	3,184	6,064
Serving in Mission - Sarah Dorman	4,200	4,000
CMS - Berdine van den Toren	2,894	2,756
Wycliffe Bible Translators - Nim & Tim Kempton	3,473	3,308
OCMS student - Elisama Daniel	0	1,000
OCMS student - Timothy Muthusi	5,000	0
Oxford Schools Chaplaincy	1,000	750
Oxford Evangelical Pastorate	1,000	
NOOC	1,000	
Harvest appeal - Wycliffe project	0	5,000
IFES Grant	1,000	1,000
Safe Families	5,000	5,000
Butembo Orphan House	0	1,256
Amounts included above in total grants to mission partners which were funded from restricted giving	-14,201	-25,631
Small grants to organisations	750	2,750
Small grants to individuals	854	350
Sub-total Grants from the Mission and Ministry Fund	31,939	28,039

Grants from Restricted Funds		
Various Mission Partners partly funded through restricted giving	14,201	25,631
Safe Families	5,000	5,000
Homeless charities - Christmas collections*	4,515	5,063
Cotteslowe Community Centre	6,250	3,700
River Learning Trust	6,250	0
Oxford School Chaplaincy	1,358	3,631
Small grant to organisations	0	0
Small grants to individuals	1,604	1,084
Sub -total Grants from Restricted Funds	39,178	44,109

Total Expenditure - Outside Giving	71,117	72,148
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The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

11. Fixed Assets

	Freehold Property	Property Fittings incl Solar Panels	Restricted Funds	Computer & Sound Equipment	Total
Cost	£	£	£	£	£
At 1 January 2024	449,321	187,055	42,935	99,241	778,551
Additions	0	3,502	2,354	4,700	10,555
Disposals	0	0	0	-855	-855
At 31 December 2024	449,321	190,556	45,288	103,086	788,252

Depreciation					
At 1 January 2024	0	58,928	42,854	70,037	171,819
Charge for the year	0	15,408	329	13,004	28,741
Disposals	0	0	0	-855	-855
At 31 December 2024	0	74,336	43,183	82,186	199,705

Net Book Value					
At 31 December 2024	449,321	116,220	2,105	20,900	588,547

At 31 December 2023	449,321	131,628	81	27,509	608,539
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The freehold property above is a house purchased for the Associate Vicar in 2011. The cost represents the purchase price of the property (£360,000) plus the cost of improvements, including an extension (£89,321). The PCC are of the opinion that the present value of the house is not less than £449,321.

12. Debtors

	2024	2023
	£	£
Tax recoverable (Gift Aid)	9,571	17,722
Prepayments and accrued income	34,156	17,432
Other debtors	19,440	3,117
Total debtors	63,167	38,271

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

13. Creditors & Accruals

	2024	2023
	£	£
Accruals	33,049	16,301
Deferred revenue	17,663	352
Creditors for other goods & services	15,867	11,210
Total creditors < one year	66,579	27,863

14. Bank Borrowing

Bank Borrowing (falling due after > one year)	Handelsbanken		2024	2023
	Loan 1	Loan 2	Total	Total
	£	£	£	£
Balance outstanding at 31 December	133,027	12,915	145,942	153,679
Repayable within one year			7,737	7,530
Repayable after more > one year	133,027	12,915	138,205	146,149

The two loans above, totalling £145942 at the year-end, were entered into by the PCC in order to fund the purchase of the Associate Vicar's house. These were used to supplement the designated "Capital Asset Fund" set aside for this purpose by the PCC from general funds.

Both loans are repayable over a period of 25 years commencing in 2011 and are secured on the Associate Vicar's house. Interest is payable at 2.0% above Handelsbanken base rate (there have been increases to the base rate through 2024 but at 31 December 2024 the base rate was 5.25% and interest was payable at 7.25%).

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

15. Analysis of Net Assets by Fund

	Unrestricted Funds		Restricted Funds		Total
	Capital Asset	Mission & Ministry	Jubilee Project	Other restricted	
	£	£	£	£	£
Tangible Fixed Assets	303,379	283,062	2,105	0	588,546
Current Assets	0	282,088	0	122,497	404,585
Current Liabilities	0	-74,316	0	0	-74,316
Long Term Liabilities	0	-138,205	0	0	-138,205
At 31 December 2024	303,379	352,629	2,105	122,497	780,611
Tangible Fixed Assets	295,642	311,010	81	0	606,733
Current Assets	0	174,541	0	98,795	273,336
Current Liabilities	0	-35,393	0	0	-35,393
Long Term Liabilities	0	-146,149	0	0	-146,149
At 31 December 2023	295,642	304,009	81	98,795	698,528

16. Unrestricted Income Funds

	Balances brought forward	Income	Expenditure	Surplus for year	Transfers from/ (to) funds	Balances carried forward
	£	£	£	£	£	£
Mission & Ministry Fund	304,009	807,014	743,509	63,505	-14,885	352,629
Capital Asset Fund	295,642	0	0	0	7,737	303,379
Totals 2024	599,651	807,014	743,509	63,505	-7,148	656,008
Mission & Ministry Fund	361,828	681,649	727,013	-45,364	-12,455	304,009
Capital Asset Fund	288,112	0	0	0	7,530	295,642
Totals 2023	649,940	681,649	727,013	-45,364	-4,925	599,651

The Capital Asset Fund represents the monies invested in the Associate Vicar's house, made up of the initial investment in 2011 and the subsequent loan repayments.

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

17. Restricted Income Funds

	Balances brought forward	Income	Expenditure	Surplus/ (deficit) for year	Transfers from/(to) unrestricted	Balances carried forward
	£	£	£	£	£	£
Jubilee Project	41	3,325	2,049	1,276	0	1,317
Cotteslowe (incl Harvest)	33,972	88,135	77,306	10,829	0	44,801
Cotteslowe Community Fund	42,484	47,850	41,628	6,222	0	48,706
World Mission	9,584	9,393	9,393	0	0	9,584
Science & Faith	1,568	0	0	0	0	1,568
Christmas Collections	3,668	4,669	4,546	123	0	3,791
Youth Trip Ministry Fund	0	5,254	0	5,254	2,148	7,403
Hardship Fund	4,281	0	19	-19	0	4,262
Other specified gifts	3,278	9,040	14,147	-5,107	5,000	3,171
Totals 2024	98,876	167,666	149,088	18,578	7,148	124,602
Totals 2023	72,619	149,132	127,800	21,332	4,925	98,876

The Jubilee Project refers to the construction of a new permanent building south of the Church and the reconfiguration and improvement of the existing "wrap-around" extension. The building project completed on 25 March 2015 and all costs relating to the construction of the building have been written off as incurred against the restricted Jubilee Project Fund. All costs of the original building project have been met and the remaining funds will be spent over time on maintaining, furnishing and equipping the Jubilee building. During 2024 restricted Jubilee Project funds were used to repaint the youth room.

The Cotteslowe Fund represents collections made during Harvest as well as other regular giving specifically for the work supported by the Church in Cotteslowe. The work in Cotteslowe is also supplemented by funds made available from the Mission and Ministry Fund.

The Cotteslowe Community Fund represents donations made for work in the Cotteslowe Community including the Cotteslowe Larder.

World Mission represents collections made during World Mission Week and other gifts restricted to mission. It is used to support mission partners and other specific projects.

Other restricted funds represent donations made to the Church to support specific projects or activities. The year-end balance includes Christmas 2024 donations for projects working with asylum seekers and the homeless.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

18. Cutteslowe

	Cutteslowe Restricted	Harvest & One-off Restricted	Mission & Ministry Grant	Total
	£	£	£	£
Donations	26,301	49,087	25,491	100,879
Gift Aid	5,024	6,231	0	11,255
Charitable Activities		0	0	0
Other Income		0	0	0
Total - Income	31,325	55,318	25,491	112,134
Staff	30,369	42,932	0	73,301
Staff Housing	4,005	0	9,808	13,813
Charitable Activities	0	0	15,683	15,683
Bank Charges	0	0	0	0
Total - Expenditure	34,374	42,932	25,491	102,797

Balance of 2022 Harvest Collection at 31st December 2023	0	26,015	0	
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Balance of 2023 Harvest Collection at 31st December 2024	0	38,401	0	
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