

St Andrew & St Mark Surbiton

2025

Annual Reports of the Parochial Church Council

- 1. Proceedings of the PCC***
- 2. Treasury Report and Accounts***
- 3. Deanery Synod Report***
- 4. Churchwardens' Property Report***

PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW AND SAINT MARK, SURBITON REPORT FOR THE YEAR ENDED 31 DECEMBER 2025



St Andrew & St Mark Parish Report

Registered Charity Number: 1130093

Address: The Parish Office, St Mark's Church, St Mark's Hill, Surbiton, Surrey, KT6 4LS

Presented to the the Annual Parochial Church Meeting on 13 May 2026

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Structure, Governance and Management

The Parochial Church Council

Members of the Parochial Church Council (PCC) hold office in accordance with the Church Representation Rules – either ex-officio, by election, by appointment at the Annual Parochial Church Meeting or by co-option.

The following served as members of the PCC for all or part of the period from 1 January 2024 until the APCM on 17th May 2026:

Joseph Al-Khalili**

Anne Barker *

Valerie Baxter ***

Fiona Caldwell

Hazel Davis**

Mary Elliott **

Helen Goepel ***

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Ruth Gilmore – Churchwarden**

Andrew Horn *

Diana Lewis - Treasurer

Christopher Madden*

Clare Mannall**

Toni Mitchell*

Dan Nmadu *

The Reverend Janice Price

Katherine Reed – PCC Secretary and Churchwarden

Jackie Robbs** – Lay Reader

Emma Rush

The Reverend Robert Stanier – Chairman*

Peter Stokes

Ian Wilson ***

Eileen Wingrove*

Notes:

* Denotes a member who left the PCC between 1st Jan 2025 and 17th May 2026.

** Denotes a member who joined the PCC between 1st Jan 2025 and 17th May 2026

*** Denotes a member of the Kingston Deanery Synod

Anne Oram served as Minutes secretary

The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including deciding how the funds of the PCC are to be spent. All eligible members of the congregation are encouraged to register on the Electoral Roll and to stand for election to the PCC.

Charitable Status

The PCC has charitable status and the members of the PCC are the trustees. The charity is registered with the Charity Commission under the number 1130093.

The PCC's charitable object is to support the vicar with the pastoral, evangelical and social mission of the Church of England – especially within the parish.

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Vicar's Report, For Annual Report of 2025

Introduction

2025 was a fruitful year at St Andrew's and St Mark's, and the highlight was probably the increase in people between the ages of 16 and 35 starting to come to church; the number of adult baptisms was notable.

Near the end of the year, it was announced that the vicar would be moving to a new post in 2026, so this will lead to some changes, going forward.

Public benefit

- Over 17,000 people visited our church buildings last year.
 - Almost 6,000 people came to services, be that a regular service on a Sunday morning, or a one-off service such as a funeral or a carol service. As with 2024, we hosted a relatively large number of funerals.
 - A further 10,000 people visited our buildings for something else, be that a concert, a children's birthday party, a wind band rehearsal, a Regency Dance class, tutoring, and more...
 - In almost all cases, there is a fee for hiring a church space, but this is reduced for charities e.g. Narcotics Anonymous
 - To allow the public use of the buildings, there is constant upkeep through care, money and attention. Congregation members offered over 600 hours' work in the year towards this.
- The church successfully offered a free Christmas lunch on Christmas Day for seventy people, entirely cooked and hosted by volunteers at St Mark's.
- The church continued to run charitable events, almost monthly, in support of the 'Charity of the Month'.
- The parish has continued to support the local state school through governorship, in particular by providing governorship at St Andrew and St Mark Junior School. Congregation members offered a total of over 500 hours of support to the school as Foundation and Diocesan governors; the student body comprises 330 children. (Congregation members are also governors at other schools.)
- The church hosted a Korean Anglican congregation until it folded after Easter
- The Church continues to be used as a food bank collection centre. Both church buildings gather food for the Surbiton Community Food Bank, which is taken there regularly by volunteers.
- The Church was a centre, in the autumn, for the donation of coats through 'Wrap Up London'; coats donated were then redistributed to a range of charities including women's refuges and homelessness projects.

Goodbye

2025 for the third year in a row had a high number of funerals, both of people who died within the parish who were mostly unconnected with church, but also among some core members of the congregation. Just to mention some people who were regular members of our worshipping community:

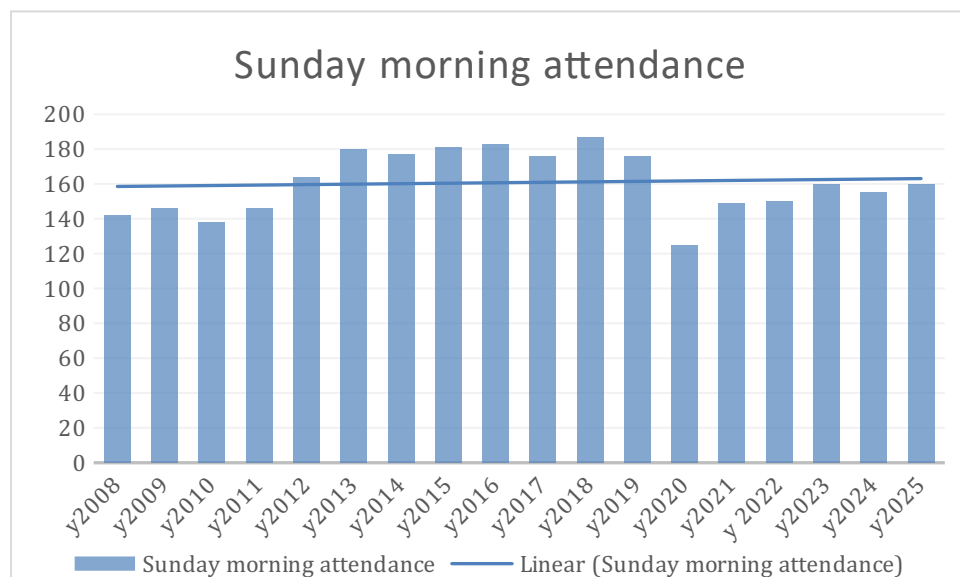
- Derek Barford & John Cracknell

All are greatly missed. May they rest in peace and rise in glory.

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Morning Worship on Sundays

2025 attendance increased slightly. In some cases, people have moved away, but the overall worshipping community remains constant or has slightly increased, though the number on the electoral roll declined at the time of the quinquennial revision.



The above chart shows Sunday morning attendance since 2008, including adults and children for all morning services, but avoiding double counts if possible. The 2020-25 figures include Zoom attendance as well as in person attendance. For 2023, 2024 and 2025 the average on Zoom is just 5. It does not include figures for the Korean congregation, which is dealt with separately for the purposes of this report

Within the services on a Sunday morning,

- attendance at the 8am Book of Common Prayer communion service remained steady, but has declined slightly, especially when the service was at St Andrew's rather than at St Mark's; this has changed since the 8am service at St Andrew's moved to the main church from the lady chapel
- attendance at the 9.15am service for families with young children remained broadly the same
- attendance in person at the 11am eucharist increased slightly this year

Zoom attendance remained relatively low, after its peak of 2020 and 2021, as people are happier to come to church in person. However, Zoom continues to be an invaluable way of helping those who are ill for a

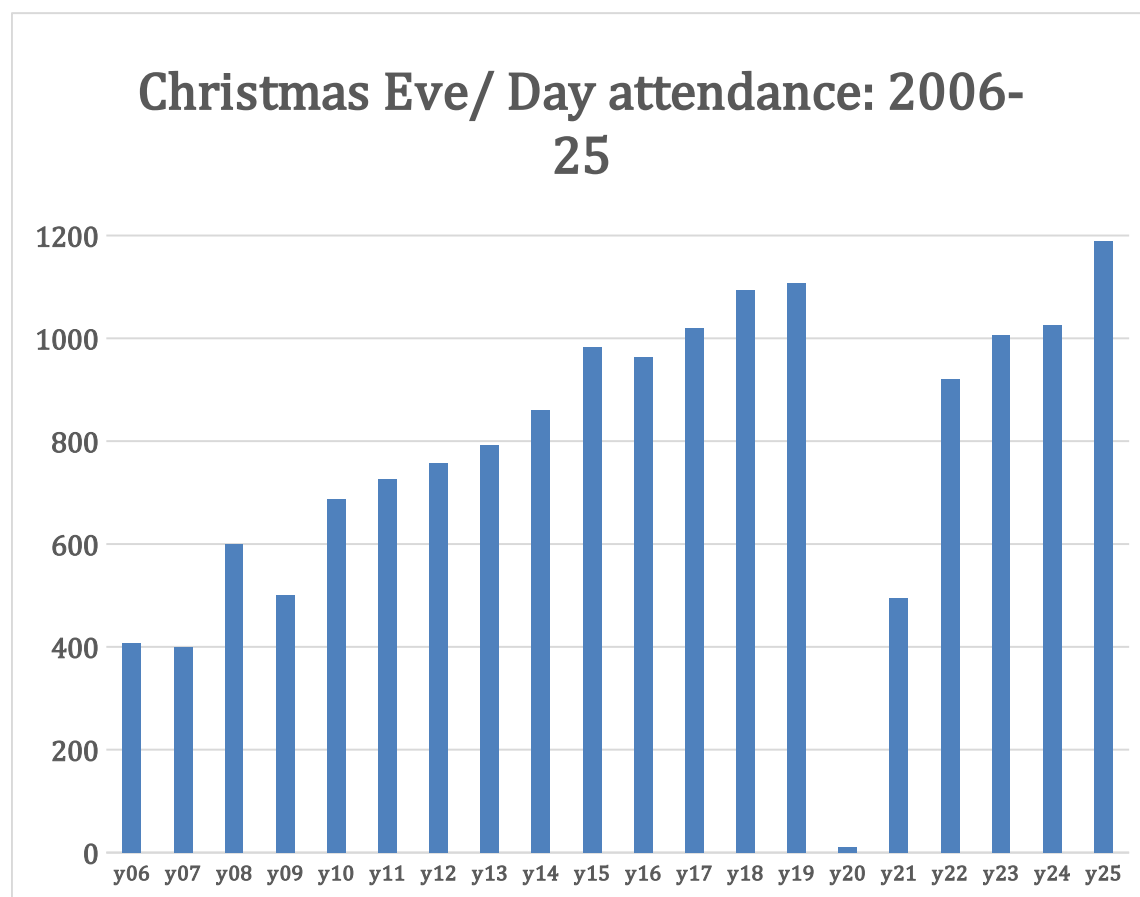
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time and house-bound to be able still to attend services as well as some people coming from further afield. The ability to livestream services is of increasing importance as part of our offer for occasional offices.

Christmas

Christmas Eve/ Christmas Day attendance broke new ground and has now surpassed the levels before Lockdown. It is certainly higher than any time this century and probably long before that. Increasing numbers of people seem to want to build an actively religious Christian experience into their Christmas, even if they do not come every Sunday.

(This does not include the 2,500 adults and children who attended a school carol service hosted at St Mark's church or the 300 adults and children who came to the parish carol service.)



This is through a combination of offering the Christingle services, which are relatively informal, but also keeping the traditional Midnight Mass and Christmas morning eucharists.

Korean Church

For some months, St Mark's hosted a Korean Anglican speaking congregation, which was led by two Korean ministers; this project had been funded through the diocese and the Church of England Strategic

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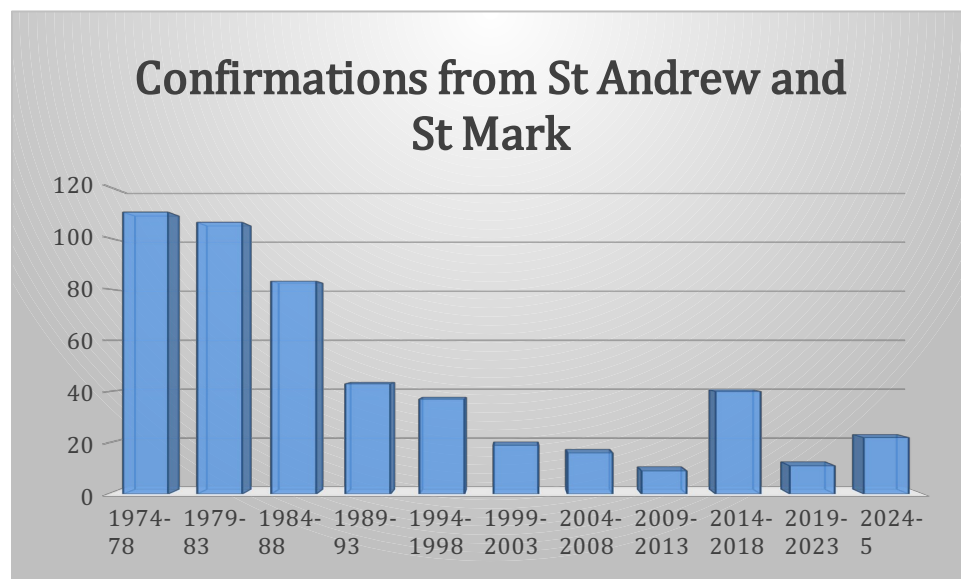
Development Fund. Unfortunately, this project ended when both leaders had to return to Korea. At its peak, around twenty Koreans were meeting for a Sunday eucharist at St Mark's, until that happened.

Communications

The magazine has had excellent quarterly editions edited by Greg Malia; the X feed was also regularly updated, though there are concerns now about how appropriate it is for the Church to continue using a medium with problematic algorithms and facilities that began in 2025, and will need to be debated. Without question, the website needs to be updated.

Confirmation

Eight members from our parish were confirmed by the Bishop of Kingston in a service held at St Andrew's church, in November; a number of these candidates had been baptised in the months and weeks leading up to the confirmation. This continues a healthy trend, which took a knock with the lockdowns but is increasing, where adults are getting interested in taking their faith to a new level. Over twenty people have been confirmed in the last fifteen months, more than in any equivalent period this century (though still much below what was normal in the 20th century.)



Committees reporting to the PCC

Adult Christian Ministry

Groups for Bible Study and Prayer at St Mark's - Tuesday mornings and Friday afternoons

Both the Tuesday and Friday groups continued to thrive. The Tuesday group studied the letter of James combined with a Psalm or two and strengthened its fellowship over a summer buffet lunch, kindly hosted

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by one of the members. The Friday group grew in numbers and looked further at the book of Acts. Members of both groups came together for a special Bible study on the conversion of Paul, for which they were joined by the Bishop of Kingston when he visited the parish in April. All meetings were led by Jackie Robbs in Room 2 at the back of St Mark's. In addition the long-established sessions run by Olga and John Wickenden on alternate Tuesdays continue discussion and prayer using BRF Notes.

Discipleship Committee

In the autumn, the Committee began work on organising the next parish quiet day at Wychcroft Retreat Centre (to be held on Saturday 9th May 2026).

Charities and Social Action Committee

The Charities and Social Action Committee have continued to raise funds and awareness of work in the Christian and voluntary charitable world. Charities supported have included local, international and national church-based and community-based charities. The sums raised are as follows:

ABCD	£924.55
Bishop Martin's run for Matabeleland	£326.95
Bishop's Lent Call	£453.65
Children's Society	£1,177.94
Christian Aid	£133.43
Christians Against Poverty	£585.25
Kingston Churches Action on Homelessness	£150.00
Middle East Emergency Fund	£369.00
Oxygen	£968.09
Princess Alice Hospice	£855.07
Royal Marsden	£150.00
Welcare	£1,177.94
World Land Trust	£983.00
Total for 2025	£8,254.87

The low figure for Christian Aid (£1581 in 2024) is due to health issues of the organiser. Many people donated directly to Christian Aid rather than through the church which is not accounted for in this figure.

Proposed 2026 Charitable Support:

- The PCC has agreed the following programme for 2026.
- January- no Charity
- February- Momentum

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- March - Bishop's Lent Appeal (national, international and church)
- April- Kingston Churches Action on Homelessness (local, community)
- May - Christian Aid (international, justice)
- June – USPG and Diocese of Matabeleland (international, church support)
- July - Princess Alice Hospice (health, local)
- August- no Charity
- September- ABCD (international, health, justice)
- October- Oxygen (local, social care, justice)
- November- Parish Christmas Fair
- December- Children's Society and Welcare

Social Action

Social action projects in 2025 were as follows:

Be well lunches which took place on the last Wednesday of each month. Due to changing circumstances of regular attendees this was halted in May.

Wrap Up London Coat Collection – October to November. This was organised and staffed by Emma Rush and her family.

Christmas Day Lunch where 65 people from the local community were entertained to a full Christmas lunch.

The many and various acts of kindness and help that are carried on day by day by members of our congregation.

'Eco' Committee

The Committee members were Valerie Baxter, Katherine Reed, and Terezie Wickenden.

The purpose of the Committee was to promote care for God's creation in the light of the climate emergency. This included raising awareness of the impact we have on the environment and encouraging practical steps to act as responsible stewards of our planet.

The Committee met approximately once every two months, subject to review. From time to time, individuals were invited to attend meetings to contribute to discussions and support the Committee's work.

The Committee's role was to lead initiatives to reduce the environmental impact of worship and parish activities, to raise awareness of environmental issues, and to encourage parishioners to take action both locally and globally. It also worked with other churches and organisations at local and national levels and reported regularly to the PCC, including through an annual report to APCM.

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During 2025, the parish hosted a Climate Change piano concert and held a Caring for Creation training session. An environmental talk was delivered to the Mothers' Union, and a diocesan energy audit was carried out. Members of the congregation also contributed to incorporating environmental themes into the weekly prayer sheet.

Looking ahead, the Committee aimed to work towards achieving the Gold Eco Church Award, to strengthen collaboration with local churches and environmental organisations, and to support the Church of England's target of becoming a carbon-neutral parish by 2030.

The Committee operated with a budget of up to £200. The terms of reference were updated in March 2026 and were scheduled for review in January 2027.

Parish Mothers' Union Branch

2025 saw St Andrew & St Mark's Mothers' Union branch move towards change. The change was from a committee run branch to becoming collaborative with shared responsibilities from members. During the year a number of our members have organised and run interactive meetings on eco environment and prayer. A member hosted a lunch in her garden and another member and her husband, shared their experiences of a family trip to India.

There were also meetings with visiting speakers. The CEO of Embracing Age, a Christian Charity working towards a world where older people are valued, connected and full of hope, talked about combatting loneliness, mobilising volunteers, equipping churches and speaking out. A speaker from the Santa Marta Group gave a presentation on Modern Slavery and Human Trafficking.

The branch continues to support the local Refuge/safe homes for victims of domestic abuse. They collect 20p coins in Smartie tubes and then purchase Supermarket shopping cards for the families to use. At Easter a bag full of Easter Eggs were delivered to them.

Members also collect 5p coins that are sent to Southwark Mothers' Union for their **Away From It All** (AFIA) scheme, which provides needy families with the chance of a family holiday.

Our members actively support parish projects, Christmas Day lunch, foodbank collections, Sunbeams and visiting parish people, whether MU members or not, who are lonely, sick at home or in hospital, in care and nursing homes or who need emotional support.

From 2020 to 2025 Moira Greenfield was the branch leader and has now joined the Mothers' Union Trustee Board for our deanery.

Music

Adult Choir

2025 was another generally settled year for our adult choir with a regular group of around 13 singers making up our choir but now augmented to 15 by two new, young Choral Scholars (1

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soprano, 1 alto) made possible by funds from the Margie Lindsay legacy and who will be singing with us for the 2025/26 academic year. This has proved to be excellent for our group and vital in bolstering our numbers. We have also had additional strengthening from up to 6 additional voices for evensongs and other occasional services. We still need more regular singers, however, particularly tenors and basses and with one of our only two tenors leaving the Parish next year this is not going to get easier. The ideal would be to return to our pre-Covid level of around 19/20 regular singers but fragility in our current number remains across both lower voices departments, in particular.

We still, however, manage to make great strides with limited resources, and although the number of singers in our adult choir remains modest, our regular pattern of sung services operated mostly successfully throughout the year, including the extra services scheduled for the Christmas and Easter periods. Our regular membership has been loyal and have done their utmost to try to maintain the choral singing to the best that can be achieved and for that we should offer them our thanks!

We took our annual trip to sing Choral Evensong at a UK Cathedral, joining once again with the choir of St Matthew's Church. Bank Holiday Monday 26th May saw us travel to St George's Chapel, Windsor Castle. We sang the Collegium Regale Canticles by Herbert Howells, as well as the Responses by Richard Ayleward. The anthem was the sumptuous "Evening Hymn" by Balfour Gardiner. The choirs are due to sing at Sherborne Abbey in July 2026.

Children's Choir and Youth Choir

Numbers in the Children's Choir have continued to remain steady with an attendance of around 17 young people attending across the combined Children's & Youth Choirs, initially. Numbers in the Youth Choir sadly diminished at the end of the year when only two voices were attending the rehearsals, many of the others leaving supposedly due to 'schoolwork pressures'. It is hoped that the Youth Choir can be revitalised again by some of the senior singers in the Children's Choir moving up into the older group in due course. The choirs managed their customary four "5-week" modules, and the music learned covered a wide repertoire, both accompanied and "a capella" alongside the adult choir. The Children's/Youth Choirs held their own (without the adults) once again at the Christingle Service at St Andrew's on Christmas Eve singing in front of several hundred people in a packed church. On 13th July we took our youngsters on an afternoon out to Go Ape in Chessington where they challenged themselves to the treetop adventure course - everyone seemed to have a good time, maintaining the strong social side amongst our young singers.

Pianists and pianos

I am delighted that the Parish have now acquired two excellent quality grand pianos, both from private homes, to replace our previous instruments which were both past their best. These purchases were made possible, once again, by the Margie Lindsay legacy fund. A lovely Kawai

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instrument is now resident in St Mark's, and St Andrew's also now boasts a very fine Bechstein Model B. Both instruments will not only enrich worship on a weekly basis but also provide our many hirers with excellent pianos for their concerts and other events throughout the year.

A huge vote thanks, as ever, must go to our team of 4 pianists who have played for the non-choral Sunday morning services throughout 2025. They are very much the unsung musical heroes of the Parish and go about their business with a calm and almost clandestine expertise and professionalism and we just couldn't do without them. We could always do with more pianists, of course!



SASM's & St Matthew's Choirs pictured after singing Choral Evensong at St George's Chapel, Windsor Castle

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"The Quire" – St George's Chapel, Windsor Castle

2. Treasurer's Report

Parish Accounts 2025 Commentary

For 2025 the overall figures for recurring income and expenditure are closely matched. Legacies have been received and reserves have been used to carry out major repair work to the stained glass windows at St Andrew's.

For unrestricted funds, the Statement of Financial Activities shows a total of £307K for incoming resources and £329K for resources expended. This results in a deficit of £22K.

These figures should be adjusted for "exceptional" or non-recurring items to give a clearer picture of ongoing income and expenditure over the year. This is done by subtracting unrestricted legacies of £20K from income and major works of £57K (£38K net of sponsorship and the LPOW grant for VAT) from expenditure. The overall balance for unrestricted funds becomes a smaller deficit of expenditure in excess of income of £4K.

Income

Overall voluntary income is lower in 2025 than in 2024, with significant reductions in open collections and unrestricted sundry donations. The lower income from tax recoverable (gift aid) reflects the decrease in giving. The PCC is aware that a Stewardship campaign is needed to

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encourage giving, ensuring the parish can afford its day to day expenditure without relying on using up reserve funds.

There was a generous response to the campaign to sponsor stained glass panels in the windows at St Andrew's, with £8K being donated and a further £1.5K of gift aid recovered.

The total raised for charities was just over £8K, slightly less than 2024. However, this figure is for money donated through the parish bank account, and additional amounts were given directly to the charities supported through online campaigns.

Hall and church lettings have held up well and generated £124K during 2025, roughly equivalent to the previous year.

Dividends and interest from investments totalled £43K for unrestricted funds, significantly higher than 2024 as the large sums from recent legacies were earning interest for a full year. A further £3.5K of interest was earned on the designated Lindsay Music Fund.

Grants from the Listed Places of Worship scheme came to £9.5K. These represent VAT reclaimed on eligible buildings maintenance at St Andrew's as it is a Grade II listed building. The LPOW grant scheme is due to come to an end in March 2026 as the government has decided not to continue funding it.

Legacy Income

The PCC wishes to record its gratitude to past parishioners for their generous gifts. In 2025 the late Brian Ainsworth gave £20K as an unrestricted gift. A final distribution of £10.5K from the estate of the late Margie Lindsay was received and added to the designated Lindsay Music Fund. This fund has been used during the year to purchase two grand pianos and to fund Choral Scholars as new members of the choir.

Expenditure

The parish was able to fulfil its pledge to the Parish Support Fund with a contribution of £114K. This was up from 2024 when the contribution made was £100.5K.

Utilities, gas, electricity and water costs remain a high proportion of our total running costs at £37K. New energy contracts were negotiated from October 2025 with slightly lower unit costs than previously and utilities are slightly lower than the 2024 total of £42K.

On going buildings maintenance and service costs of £21K include continuing work on AV systems, boiler and fire equipment maintenance, repairs to the glass doors and jet washing the paths at St Marks as well as installing a new small kitchen boiler at St Andrew's.

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The costs of office staff at £37K reflect both a pay rise during the year and some overtime to meet workload demands. Running costs of the office at £6K have increased as online packages such as *Church Suite* and *MailChimp* are used to improve communication and administration.

Major works totalling £57K were carried out by Auravision and Weighill Builders on the stained glass windows at St Andrew's.

Assets

The parish continues to hold both longer and shorter term investments in CCLA with the Diocese as Custodian Trustee.

The balance sheet shows unrestricted long term investments of £575K and short term investments of £608K. The reserves policy has been reviewed during the year and the PCC will continue to develop its planning for the use of funds in excess of those held in reserve.

In addition, the designated Lindsay Music Fund has a balance of £98.5K held on deposit with CCLA.

Going Concern

In considering the question of Going Concern, the PCC will continue to plan to meet its commitment to balance recurring income and expenditure in the medium term. With the level of reserves at the end of 2025, the PCC is confident that one off and other major items of expenditure can reasonably be met in the medium term from investments.

Finance Committee

The Finance Committee has met to consider major expenditure during the year, and to investigate the possibility of purchasing property, namely 1 The Mall, Surbiton, in consultation with the Diocese. These discussions concluded that such a purchase was not possible at this time.

In addition, the committee has reviewed the budget and the accounts for 2025 before submission to the PCC for approval, and has discussed with the independent examiner his findings and comments.

The committee reviewed the Reserves Policy and put forward proposals to the PCC. The revised policy is noted in full below.

Reserves Policy (Revised November 2025)

It is the policy of the PCC that the parish's regular expenditure should broadly match its regular income over the medium term.

The parish will hold a strategic reserve against unforeseen or foreseen future expenditure. The PCC will determine the appropriate amount but the unforeseen reserve should represent at least 1 year's budgeted expenditure. In addition, the foreseen reserve will be for expenditure identified as major works/special projects in the budget for the year.

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Longer-term reserves are held and may be spent on authorized projects or initiatives. Examples of such expenditure may relate to (but not be limited to) the fabric of our two churches, the organs in our two churches or future expenditure on staff employed by the parish, or charitable support. Any such future projects will be clearly identified and approved by the PCC and expenditure on such projects budgeted and monitored.

It is the policy of the PCC to use the CBF Church of England Funds, managed by CCLA Investment Management Ltd, to invest both its cash and longer-term reserves.

Parish Accounts

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Parish of Saint Andrew and Saint Mark, Surbiton

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Accounts for the year ended 31 December 2025

Independent Examiner's Report to the PCC of St Andrew and St Mark, Surbiton

This report on the accounts of the PCC for the year ended 31 December 2025 which are set out on the following 8 pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Respective Responsibilities of the Trustees and Independent Examiner

As the members of the PCC you are responsible for the preparation of the accounts and you consider that the audit requirement of section 144 of the Act does not apply and that an independent examination is needed. The PCC's gross income exceeds £250,000 and I confirm that I am qualified to undertake the examination by being a qualified member of the ICAEW.

It is my responsibility to:

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

Basis of the Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

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

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached, except I draw attention to the disclosure in Note 4 to the accounts in connection with the accounting treatment of St Andrew's Parish Rooms with which I concur.



Mr. Timothy Brown, A.C.A. - Independent Examiner
50 The Ridings, Surbiton, Surrey, KT5 8HQ

Dated:

11th March 2026

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St. Andrew's and St. Mark's PCC Surbiton Statement of Financial Activities for the Year ended 31st December 2025

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	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £	Budget 2026 £
INCOMING RESOURCES							
Voluntary Income	2(a)	117,475	10,475	17,765	145,715	686,075	101,000
Activities for generating funds	2(b)	133,967	-	-	133,967	135,217	137,500
Income from investments	2(c)	43,179	3,555	42	46,776	32,991	38,000
Church activities	2(d)	2,793	-	-	2,793	4,795	3,500
Other incoming resources	2(e)	9,546	-	-	9,546	5,567	-
TOTAL INCOMING RESOURCES		306,960	14,030	17,807	338,797	864,645	280,000
RESOURCES EXPENDED							
Cost of generating voluntary income	3(a)	728	-	-	728	962	800
Shared utilities	3(b)	37,221	-	-	37,221	41,604	33,200
Cost of generating funds	3(c)	3,174	-	-	3,174	1,240	1,500
Church activities	3(d)	196,220	15,519	838	212,577	198,344	200,000
Governance costs	3(e)	400	-	-	400	400	500
Support costs	3(f)	43,603	-	-	43,603	38,503	45,000
Charity donations	3(g)	-	-	8,255	8,255	8,994	8,000
Major works	3(h)	47,404	-	9,510	56,914	19,292	18,000
TOTAL RESOURCES EXPENDED		328,750	15,519	18,603	362,872	309,339	307,000
Net incoming / (outgoing) resources		(21,790)	(1,489)	(796)	(24,075)	555,306	(27,000)
RECOGNISED GAINS AND LOSSES							
Unrealised gain / (loss) on investments	5(d)	(27,607)	-	-	(27,607)	21,619	-
NET MOVEMENT IN FUNDS		(49,397)	(1,489)	(796)	(51,682)	576,925	(27,000)
Balance brought forward		2,834,156	100,000	5,076	2,939,232	2,362,307	2,887,550
Balance carried forward		2,784,759	98,511	4,280	2,887,550	2,939,232	2,860,550

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St. Andrew's and St. Mark's PCC Surbiton Balance Sheet as at 31st December 2025

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	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
FIXED ASSETS						
Land and Buildings	4	1,549,410	-	-	1,549,410	1,549,410
Tangible assets	5	3,039	-	-	3,039	3,377
Long Term Investments	6a	574,566	-	-	574,566	602,173
		<u>2,127,015</u>	<u>-</u>	<u>-</u>	<u>2,127,015</u>	<u>2,154,960</u>
CURRENT ASSETS						
Short Term Investments	6b	608,000	98,511	995	707,506	635,346
Debtors & prepayments	7	18,467	-	-	18,467	12,129
Cash at bank	6c	42,609	-	3,316	45,925	151,578
		<u>669,076</u>	<u>98,511</u>	<u>4,311</u>	<u>771,898</u>	<u>799,053</u>
LIABILITIES						
Creditors	8	11,332	-	31	11,363	14,781
NET CURRENT ASSETS		<u>657,744</u>	<u>98,511</u>	<u>4,280</u>	<u>760,535</u>	<u>784,272</u>
TOTAL ASSETS LESS LIABILITIES		<u>2,784,759</u>	<u>98,511</u>	<u>4,280</u>	<u>2,887,550</u>	<u>2,939,232</u>
THE FUNDS OF THE CHARITY						
Unrestricted	10	2,784,759	-	-	2,784,759	2,834,156
Designated		-	98,511	-	98,511	100,000
Restricted		-	-	4,280	4,280	5,076
TOTAL		<u>2,784,759</u>	<u>98,511</u>	<u>4,280</u>	<u>2,887,550</u>	<u>2,939,232</u>

The notes numbered 1-12 form a part of these accounts

Approved by the Parochial Church Council on 11-3-26 and signed on its behalf by

Lay Chair

Treasurer

C. Kemp

Diana Lewis

St Andrew & St Mark Parish Report

St. Andrew's and St. Mark's PCC Surbiton
Notes to the Financial Statements for the Year ended 31st December 2025

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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/FRS 102)

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

Restricted Funds derive from donations or bequests for a specific purpose. They may only be expended on the purpose for which they were given.

The use of other funds is *unrestricted*, but some may be *designated* by the PCC for particular 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 and interest are accounted for when they fall due for payment. All items are accounted for gross. Rental income from the letting of church premises is recognised when the rental is due.

Resources Expended

Donations out of restricted funds intended to benefit other charities are accounted for when sums have been allocated to the charities in question.

The diocesan parish share 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 section 10(2)(a) and (c) of the Charities Act 2011 unless otherwise specified.

Other land and buildings are included in the accounts at cost and a policy of non-depreciation is currently adopted as they have a very long remaining useful life. An impairment review may be prudent, in the future.

Expenditure on tangible assets is written off as it is incurred where the cost of an asset is equal to or less than £1,000. Where the cost is greater, the expenditure is capitalised and depreciated on a declining balance basis over the estimated useful life of the asset. Prior to 1 January 2013 all expenditure on movable church furnishings vested in the churchwardens was written off as it was incurred.

St Andrew & St Mark Parish Report

St. Andrew's and St. Mark's PCC Surbiton
Notes to the Financial Statements for the Year ended 31st December 2025

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2 INCOMING RESOURCES	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
2(a) Voluntary Income					
Planned Giving	73,232	-	-	73,232	74,471
Open Collections	8,423	-	-	8,423	11,988
Tax Recoverable	13,299	-	1,500	14,799	18,852
Sundry Donations	2,521	-	8,010	10,531	5,725
Legacies (Note 9)	20,000	10,475	-	30,475	565,985
Funds raised for other charities	-	-	8,255	8,255	8,994
Special trusts (Christmas Day party)	-	-	-	-	60
	<u>117,475</u>	<u>10,475</u>	<u>17,765</u>	<u>145,715</u>	<u>686,075</u>
2(b) Activities for generating funds					
Christmas Fair Activities	9,544	-	-	9,544	7,407
Hall Lettings	106,294	-	-	106,294	105,619
Church Lettings	18,129	-	-	18,129	22,191
	<u>133,967</u>	<u>-</u>	<u>-</u>	<u>133,967</u>	<u>135,217</u>
2(c) Income from Investments					
Dividends and Interest	43,179	3,555	42	46,776	32,991
2(d) Income from church activities					
Fees: weddings, funerals and banns	2,030	-	-	2,030	3,683
Bible Reading notes	110	-	-	110	190
Coffee mornings	653	-	-	653	922
	<u>2,793</u>	<u>-</u>	<u>-</u>	<u>2,793</u>	<u>4,795</u>
2(e) Other Incoming resources					
Other (LPOW Grant)	9,546	-	-	9,546	5,567
TOTAL INCOMING RESOURCES	<u>306,960</u>	<u>14,030</u>	<u>17,807</u>	<u>338,797</u>	<u>864,645</u>

St Andrew & St Mark Parish Report

St. Andrew's and St. Mark's PCC Surbiton
Notes to the Financial Statements for the Year ended 31st December 2025

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3 RESOURCES EXPENDED	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
3(a) Cost of generating Voluntary Income					
Christmas Fair costs	728	-	-	728	862
Other	-	-	-	-	100
	<u>728</u>	<u>-</u>	<u>-</u>	<u>728</u>	<u>962</u>
3(b) Shared Utilities - At both churches, utility supplies are shared between consecrated buildings and halls. These costs cannot reliably be apportioned between the generation of funds and church activities.					
Gas	20,546	-	-	20,546	25,898
Electricity	15,177	-	-	15,177	15,304
Water	1,498	-	-	1,498	402
	<u>37,221</u>	<u>-</u>	<u>-</u>	<u>37,221</u>	<u>41,604</u>
3(c) Cost of generating funds					
Other hall running costs	3,174	-	-	3,174	1,240
3(d) Costs associated with church activities					
Diocesan quota (PSF)	114,000	-	-	114,000	100,500
Clergy expenses	1,263	-	-	1,263	1,125
Clergy housing	1,012	-	-	1,012	1,983
Insurance	15,032	-	-	15,032	14,663
Church cleaning	15,290	-	-	15,290	14,060
Church maintenance	21,308	-	-	21,308	35,254
Other church running costs	6,221	-	-	6,221	7,106
Church music	14,066	15,519	-	29,585	14,474
Children and older people	7,616	-	-	7,616	5,543
Hospitality	412	-	838	1,250	3,636
	<u>196,220</u>	<u>15,519</u>	<u>838</u>	<u>212,577</u>	<u>198,344</u>
3(e) Governance costs					
Independent examiner's fee	400	-	-	400	400
3(f) Support costs					
Office staff (see Note 11)	37,214	-	-	37,214	33,296
Running costs of office	6,389	-	-	6,389	5,207
	<u>43,603</u>	<u>-</u>	<u>-</u>	<u>43,603</u>	<u>38,503</u>
3(g) Donations to other Charities					
Church Overseas	-	-	914	914	539
Relief and Development agencies	-	-	1,294	1,294	2,520
Home missions	-	-	2,881	2,881	2,599
Secular charities	-	-	3,166	3,166	3,336
	<u>-</u>	<u>-</u>	<u>8,255</u>	<u>8,255</u>	<u>8,994</u>
3(h) Major repair works (see Note 12)	47,404	-	9,510	56,914	19,292
TOTAL RESOURCES USED	<u>328,750</u>	<u>15,519</u>	<u>18,603</u>	<u>362,872</u>	<u>309,339</u>

St Andrew & St Mark Parish Report

St. Andrew's and St. Mark's PCC Surbiton
Notes to the Financial Statements for the Year ended 31st December 2025

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4 Land and Buildings

The PCC is the beneficial owner of interests in the following:

	Value at 1.1.25 £	Expenditure £	Value at 31.12.25 £
St Andrew's Parish Rooms	508,406	-	508,406
St Mark's Hall	1,037,802	-	1,037,802
Car Park Lease - St Mark's Court	2,702	-	2,702
Land at Electric Parade	500	-	500
	<u>1,549,410</u>	<u>-</u>	<u>1,549,410</u>

The St Andrew's Parish Rooms were originally constructed under diocesan ownership and have been held in the accounts since their construction. It was originally anticipated that the rooms would be transferred to the parish under a partial redundancy scheme. However this did not happen in the event. The PCC has considered carefully whether it is correct to continue to include the rooms as an asset in the accounts, having regard to the guidance in the Church of England's PCC Accountability Guide, and has concluded after careful investigation that the arguments for writing the cost off are not adequately supported. The PCC considers that the inclusion of the cost of construction on the balance sheet is in line with Generally Accepted Accounting Principles and reflects the fact that the asset is generating income for the parish.

St Mark's Hall is valued at the estimated final cost of its construction.

The 999 year lease of parking spaces was granted for a nominal consideration. It is valued at a figure equal to the legal costs of its acquisition.

At Electric Parade the PCC owns the freehold interest in the land occupied by the Scouts HQ.

5 Tangible Assets

	Brought Forward at 1.1.25 £	Cost in Year £	Depreciation £	Value at 31.12.25 £
Fixtures, Fittings and Equipment				
Parish Rooms St Andrew's (depreciated from 1.1.2013)	2,992	-	299	2,693
St Mark's Hall	385	-	39	346
	<u>3,377</u>	<u>-</u>	<u>338</u>	<u>3,039</u>

Fixtures, fittings and equipment are depreciated at a 10% reducing balance.

St Andrew & St Mark Parish Report

St. Andrew's and St. Mark's PCC Surbiton
Notes to the Financial Statements for the Year ended 31st December 2025 Page 8

	2025 £	2024 £
6 Investments		
6(a)* Fixed Assets: Long term investments		
Funds managed by CCLA Investment Management Ltd		
Church of England Investment Fund	364,019	379,177
Global Equity Income Fund	210,547	222,996
	<u>574,566</u>	<u>602,173</u>
6(b) Current Assets: Short term investments		
CCLA Deposit Account	608,000	634,000
Margie Lindsay Music Fund (designated) ("PCC G" in 2024)	98,511	394
St Mark's Altar Guild (restricted)	478	457
St Mark's Flower Fund (restricted)	517	495
	<u>707,506</u>	<u>635,346</u>
6(c) Current assets: Cash at bank and in hand		
Natwest Bank Account	19,705	23,600
CAF Bank Account	26,220	127,978
	<u>45,925</u>	<u>151,578</u>
7 Debtors and prepayments		
Prepaid services	777	-
Interest receivable	6,690	6,066
H M Revenue & Customs - tax recoverable	11,000	6,063
	<u>18,467</u>	<u>12,129</u>
8 Creditors and accruals		
Goods, services and expenses	3,639	5,571
Accrued utilities	4,074	5,421
Owing to other charities	2,355	2,489
Refundable key deposits	1,295	1,300
	<u>11,363</u>	<u>14,781</u>

Creditors are payable within one year, except for key deposits refundable at the end of a long-term hire.

9 2025 Legacies The parish has received the following legacy gifts in 2025:

	£
The final distribution from the estate of the late Margie Lindsay (2024 interim distribution £100,000)	10,475
A gift from the estate of the late Brian Ainsworth	20,000
	<u>30,475</u>

***Note 6(a) details**

	Global Equity Income Fund £	Church of England Investment Fund £	Total £
Balance at 1 January 2025	222,996	379,177	602,173
Sale of Investments	-	-	-
Unrealised (loss) gain in year	(12,449)	(15,158)	(27,607)
Balance at 31 December 2025	<u>210,547</u>	<u>364,019</u>	<u>574,566</u>

St Andrew & St Mark Parish Report

St. Andrew's and St. Mark's PCC Surbiton
Notes to the Financial Statements for the Year ended 31st December 2025

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10 Fund details as at 31st December 2025

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>
	£	£	£	£
General Fund	2,784,759	-	-	2,784,759
The Margie Lindsay Fund	-	98,511	-	98,511
Special Trust (Vicar's Fund)	-	-	461	461
St Mark's Altar Guild & Flower Fun	-	-	995	995
Christmas Day Party	-	-	2,824	2,824
	<u>2,784,759</u>	<u>98,511</u>	<u>4,280</u>	<u>2,887,550</u>

The Margie Lindsay Fund has been designated by the PCC

- (a) for the purposes set out in Margie Lindsay's Will, namely, the upkeep of the organ, purchase of choir music and any other items needed for the choir
- (b) generally to support the work of the director of music and the choirs in the parish in promoting the mission of the church by the provision of divine worship; and
- (c) to enhance (by the provision of musical instruments, equipment and facilities) the opportunities for concerts and other musical events on the church premises for the benefit of the wider community.

11 Staff Costs

The PCC had 4 employees during the year in the posts of Parish Administrator, Property and Lettings Manager, handyman and cleaner. Their gross salaries were £48,100 and employer's pension contributions were £645. Employer's National Insurance cost was nil, covered by the Employer's Allowance of £10,500 for 2025/26. No other members of the PCC received any material payment as remuneration or expenses.

12 Major maintenance work on church fabric

The following major work was undertaken during 2025

Repairs to the stained glass East Windows in St Andrew's £56,914
partly funded by donations and Gift Aid of £9,510.

13 Notes on the 2026 Budget

- 1 Planned giving and sundry donations have been estimated at a lower level to reflect actuals in 2025. The PCC has discussed the need to encourage Stewardship.
- 2 The volume of hires for both halls and churches will remain at 2025 levels. Hire rates will increase by 2% est.
- 3 Interest from funds on deposit are expected to be lower due to interest rate falls but major expenditure from reserves is not expected in 2026 due to the parish vacancy. Dividends on long term investments are expected to be maintained in 2026.
- 4 Salaries in 2026 for office staff and the cleaner have been estimated to increase by 3%. The PCC has not reviewed salaries at the time the budget was agreed.
- 5 Gas and electricity unit costs are fixed until the end of Sept 2026. The current contracts have been negotiated at a slightly lower rate than for the previous year.
- 6 During the year the PCC took the decision to discontinue interest payments to the Diocese for 1 The Mall.
- 7 Most other costs are estimated to increase by a roughly inflationary uplift of 3%.
- 8 Additional costs arising from the parish vacancy in 2026 were not expected to be material at the time the budget was proposed.
- 9 Legacies have not been anticipated. A small final distribution from the estate of the late Vera Palmer is expected in 2026.

St Andrew & St Mark Parish Report

2. Kingston Deanery Synod Report

‘Rooted in my Parish, connected by my Deanery, supported by my Diocese’

Kingston Deanery Synod comprises seventeen parishes, all of which are situated within the boundaries of the Royal Borough. The purpose of the Synod is to bring together the representatives of these parishes in order to promote the work of Christ’s Church in the Kingston area. The Synod provides an opportunity for representatives to meet three times each year to share experience of the life and work of their churches, to discuss topics of mutual interest and to work together throughout the year on Synod’s agreed priorities as set out in the Deanery Mission Action Plan.

Clergy are members of the Synod and each church elects lay representatives every three years. The Area Dean is appointed by the Bishop of Kingston with clergy having an opportunity to express their preference: Synod members elect the lay chairman. This parish has four members on Synod: Anne Barker, Valerie Baxter, Helen Goepel and Ian Wilson. Principal matters which came to the fore during the year were:

- Representatives from a number of churches spoke about projects designed to involve young people in a variety of imaginative ways, including links with local schools.
- Christians Against Poverty Debt Centre based at St John’s, New Malden, has marked its 10th anniversary. It is reported that 50 people had become debt free since the centre had come into operation.
- The Rev’d Lindiwe Maseko shared some reflections after a visit to the Diocese of Matabeleland, Zimbabwe. Kingston Episcopal Area has been linked with the Diocese of Matabeleland as part of a long term engagement (31 years) between Southwark Diocese and the Anglican Church in Zimbabwe.
- Sophie Roberts, Diocesan Environmental Officer, gave a presentation on her role in helping churches to care for creation and to work towards climate justice. Churches are encouraged to participate in the eco-church scheme of awards. About half the churches in Southwark Diocese are now listed as eco-churches.

St Andrew & St Mark Parish Report

Southwark Diocesan Synod

Ian Wilson represented Kingston Deanery at the Diocesan Synod. Reports of proceedings are published in *The Bridge* newspaper and are available via the diocesan website.

3. Property Report

St Andrews

The audio-visual system set up during lockdown was improved and the DAC was asked to advise on a faculty. Work on the audio-visual desk and the baptistry screen is being progressed in 2026.

The stained glass in the east window was cleaned and repaired. Many members of the congregation sponsored separate panels. The work was finished in September. The windows are now much brighter

A tree surgeon was called in to trim the yew tree and the ash in September.

St Marks

Quinquennial work is ongoing.

The exterior paving was jet-washed and a sealant will be applied in the Spring. The glass door was serviced after it failed to open during a fire alarm caused by incense. A switch was installed to turn off the fire alarm when incense is being used. A new carpet in the Lady Chapel has been discussed but not yet done.