

The Parochial Church Council (PCC) of Immanuel and St Andrew, Streatham

Annual Report 2024



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Registered Charity 1131245

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Immanuel and St Andrew is a parish church within the Church of England Diocese of Southwark

“Immanuel and St Andrew” and “Parochial Church Council [or PCC] of Immanuel and St Andrew” are working names of the Parochial Church Council of the Ecclesiastical Parish of Streatham, Immanuel and Saint Andrew, Registered Charity 1131245

**INDEPENDENT EXAMINER'S REPORT
ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024**

To the Parochial Church Council of Immanuel and St Andrew Streatham

This report on the accounts of the PCC for the year ended 31 December 2024, which are attached to this report, is in respect of an examination carried out under the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Act').

Respective responsibilities of trustees and examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and which comply with the requirements of the 2011 Act, as also contained in the Regulations, have not been met; or

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



S.A. Lewcock FCCA
Windsor Lodge
Millfield Road
Hounslow
Middlesex TW4 5PN

06 March 2025

Aim and Purposes

Immanuel and St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, Revd Sarah Simpson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also responsible for the management and maintenance of Immanuel and St Andrew's church and hall building at 452, Streatham High Road, London, SW16 3PY. Part of the building, including the whole of the hall, is owned by an associated charity, Immanuel Streatham Trust (IST), and the PCC manages and maintains the parts which are IST property on behalf of IST.

Although IST is legally separate from the PCC, the PCC is the trustee of IST (a sole corporate trustee) and is responsible for administering IST in accordance with its governing document. For further information, see IST's own Annual Report and Financial Statements, obtainable from the Parish Office (see front cover). IST is a registered charity, no 1091816.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Immanuel and St Andrew. Worship remains Eucharistic and includes regular Baptisms. Our services and worship put faith into practice through prayer, teaching and preaching, and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular the supplementary guidance on charities for the advancement of religion. We aim to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for members of our congregation and people living in the parish.
- The development of a missional approach to bringing the gospel to the local community, and further afield through serving the local community and sharing our faith.

To facilitate this work, it is important that we maintain the fabric of the church building of Immanuel and St Andrew and the church hall.

Achievements and Performance

Worship and Prayer

At Immanuel and St Andrew Church we continue to discover who we are as a community of faith and how we can know and love God with all our heart, mind, soul and strength and love our neighbour as ourselves. Our community is beautifully diverse with a wide variety of different backgrounds, ages and stages of life represented. We believe each and every person brings something unique and special to our shared life and as new people join we are changed for the better.

We are committed to being a place where everyone receives a smile and warm welcome. A church where we can be honest, sharing both the joys and challenges of life with each other. In all we do we seek to help people on their journey of faith – wherever they are on that journey.

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This year we baptized seven children and one adult, welcoming them officially into God's family and our church family. Bishop Martin, the Bishop of Kingston also confirmed two of our young people at a service at St Peter's Streatham. In 2024 there were seven funerals and we had 132 people on the electoral roll.

We have a regular rhythm of services with a creative all age service on the first Sunday of each month and Holy Communion on the other Sundays. Our Junior Church and Youth group meet once a month but for most of our services we are all together with tables out at the back with toys, colouring and play doh. We developed this set up because our volunteers for our children's groups could only resource one session a month but we have discovered that there is a blessing in being all together.

In July we were delighted to be joined by Revd Rachel Gardner who is serving her curacy with us. Rachel works alongside Sarah Simpson and Judy Douglas, our ordinand, as part of the ministry team.

In 2024 we sought to create more spaces for people to explore and discuss faith. We started mid-week morning prayer on a Wednesday in the church. This is open to anyone and a group of between 6 and 12 people meet to say the Church of England morning prayer liturgy together, discuss the Bible readings and pray for our concerns as well as the church and wider world. We also trialed some home group meetings to gauge interest. In Lent we ran a course discussing the book 'Tarry Awhile' by Selina Stone which, a book which makes the wisdom of Black spiritualities and faith available for all people. And in Advent Rachel put together an online course called 'Advent Calm' which she led with Carl and Eunice Johnson.

Our Holy Week and Christmas Services were full of creativity as we sought to mark the seasons with a blend of traditional and contemporary services. Maundy Thursday hand washing and communion, a Good Friday journey with reflective prayer stations, Christingle and Carol Service, Crib Service finishing with the Christmas Conga and a candlelit Midnight mass on Christmas eve.

Mission and Evangelism

This year we have continued to reach out to our local community in a variety of ways. As well as being involved with our own church school we also hosted 6 other local schools as part of a Faith Trail. Children visit three local places of worship in one day to learn about what worship looks like and what goes on there. These are run by Sarah and Carl Johnson and are much appreciated by teachers and students alike.

For the first time we were also invited to host a stall at the popular Rookery Market which happens once a month at the top of Streatham Common. We brought children's craft activities, warm smiles as well as conversation and invitations to our church services in September and also at the Christmas market which was a wet and windy affair but well attended despite this!

We also connected with a local film maker, Elsie Nemlin to show the pilot of her film 'Odile'. It is a stark and honest portrayal of issues which impact many in our local community such as racism, youth violence and the housing crisis. It was very moving and we pray and offer the support we are able to Elsie as she seeks to get the full film made.

Our partnership with the Norwood and Brixton Foodbank remains strong and we continue to transport food to the warehouse on Wednesday mornings as well as host our Hub on a Tuesday. We offer a warm welcome, hot drinks and biscuits and advice workers are available to help people



with forms and navigating the benefits system to get longer term sustainable support. AA groups now meet in the Lower room 4 evenings a week helping those struggling with addiction and we now have two counsellors from Heart & Mind Counselling service providing low cost counselling on Saturday morning and Tuesday evenings.

Pastoral Care

With the addition of Rachel to our team we are now able to offer more visits to those at home. We visit those who aren't able to come to the church physically but also just to get to know people better. We have also been able to regularly visit a local care home for adults with complex needs and offer a listening ear and where appropriate, prayer.



We once again ran The Bereavement Journey Course which supports those who are impacted by grief. It has helped people who are recently bereaved as well as those who lost a loved one many years ago. We have also supported people through our funeral ministry and our annual memorial service. This year we lost the longest standing member of our congregation, Jenny Hull. She attended Immanuel church for over 80 years and served in many ways including as a Lay Reader, a ministry which she loved and blessed many people through. She will be missed but we know she has a special place at God's banqueting table and we look forward to the day when we will be reunited with all the faithful in our heavenly home.

Sarah also hosted an informal garden party in the summer as well as a youth BBQ where a couple of our young people both amazed us and made us slightly nervous by performing backflips!

Sarah Simpson
Vicar

Junior Church

Junior church has now been successfully running for three years since it was re started after the pandemic in April 2022 under the leadership of Toni Musgrove. We meet once a month during the Sunday morning service where we come together with approximately 10 – 15 primary and pre-school children. The aim of the sessions are for children to feel the love of God around them, and to learn about bible stories through play, arts, crafts, and fun role plays. We try to keep the sessions interactive and cater for a range of ages and where possible, we mirror the readings covered in the main church service that week.

We use Energize resources which are user friendly and excellent for planning sessions, after selecting a theme for the session, it pulls together a session plan with fun interactive activities which are tailored to all age groups. After trialing the resources Sarah found funding to pay for an annual subscription for 'Energize' which we are thankful for. It's been wonderful to work on a couple of sessions with our new curate Rachel and really appreciate her wisdom and expertise.

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Our current leaders are Suzie Krisifoe, Chris and Shirin Watts and we have recently welcomed Cassie Wheeldon. We have had a number of new children and families joining us and hope to expand the junior church team this year by welcoming new parent volunteers.

Shirin Watts

Junior Church Leader

Youth Group

The Immanuel Youth Group meets once a month and we use that time to explore God's word, share our experiences as Christians and socialise. We have between 3 and 7 young people attending at the moment and sessions are led by myself and Simon Early.

Our youth group has been together for a few years now so in the first few months of 2024 we looked at building on their personal faith and involvement in the church. Example topics using the 'Energize' resources included 'Reading the Bible for ourselves', 'Living our best life', 'What am I good for? And 'Serving others'. Whilst some of our youth already help out with the service, we chose one Sunday for the youth group to take on all the service 'administration' roles such as welcoming, reading, taking up the communion chalice and putting out and clearing up the chairs and tables. Many of them continue to serve in this way.

To reflect the ages of children in the church, we decided to include children from Year 6 upwards in September in the youth group. During the summer holidays we held a great barbecue at the vicarage with games and other activities to help them get to know each other.

In the autumn, just before some of our older youth went on to college and university, the youth group provided a short drama and talk in a service focusing on fair trade. From September our monthly sessions have continued with our new members being very enthusiastic and enjoying our exploration of Matthew covering topics such as 'Trust' and 'Prayer'.

Elaine Owen

Youth Leader

Lambeth South Deanery Synod Report

Lambeth South Deanery Synod is flourishing under the leadership of the Revd. Kit Gunasekera and the following meetings were held in 2024. A meeting on Wednesday 17th April was held at our church, Immanuel and St Andrew. The Venerable Carol Coslett, Assistant Director of Lay Ministry for Southwark spoke about Lay Ministry and we also heard from a Reader and a SPA about their ministry in their churches. A meeting on Thursday 11th July was at St. Thomas Church Telford Avenue and the Revd Sue Cook from St. Thomas and Revd Anna Norman-Walker from St. Leonard's spoke about Church Growth. There was also a short presentation about the difficult challenges food banks are facing at this time. Unfortunately I was not able to attend this meeting but Sarah and Rachel both attended. A meeting on Thursday 21st November was held at Christ Church Streatham, Christ Church Road and Canon Roxanne F. Eversley, the Dean of Cultural Diversity in the Diocese spoke on how we encourage vocations to under represented groups. The talk was lively and interesting and was followed by a discussion with Synod Members. Sarah and I attended the meeting. Also the annual Deanery Ascension Day Service was held at St Peter's Streatham on Thursday 9th May.

Looking ahead to 2025, for all lay People, a date for your diaries. On **Saturday 20th September 2025**, there will be a Kingston Episcopal Area Lay Conference. It will be for all lay people, whether they

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have a role or not in their church. The keynote speaker will be the former Archbishop of Canterbury, Rowan Williams.

Nina Whitehouse

Deanery Synod Representative

Social Committee

It has been a great year with the Immanuel Social Committee, continuing to facilitate social events and activities to unite our church family with fun and fellowship.

Over this time we've had a full hall of sellers for our table top sale with a steady stream of shoppers looking for bargains and treasures.

Our sell out summer coach trip to Whitstable (two full coaches) was enjoyed by all that came, who also enjoyed the refreshments (cake, sweets, fruit) and entertainment including a raffle there and back. The weekend trip to Bethune for the Arras Christmas Market was special (with a full coach of 59 people). We couldn't express enough the gratitude we feel for the relentless hard work and organisational skills of Lorraine for this and the Whitstable outing.



Immanuel Arras Massive!

To celebrate Black History Month and harvest, we enjoyed a special International Harvest bring and share lunch, with tasty international dishes and music. Supporting and connecting with the local Streatham community is important when providing refreshments after the Remembrance Day service. This is where the church family and social committee really rally together. Christmastime was celebrated in good tradition with partying and singing around the piano after the Christingle service and mince pies and mulled wine after the Carol Service.

We endeavor to continue with fresh and interesting events with the hope of new members, young families and the wider congregation joining and participating. A massive thanks to our dedicated small committee who are committed and work really hard to bring together our church family in shared great experiences which help us to get to know each other and become true friends in Christ.

Joyce Lynch

Church Warden and Social Committee member

Music

Psalm 101:1: "I will sing of your love and justice; to you, LORD, I will sing praise."

Immanuel church loves to sing! Back in 2021 when Covid restrictions were easing, the most important thing to resume was congregational singing. It is a joy hearing the church singing its mix of hymns and modern praise and worship songs. In total, the church sang almost 130 different songs throughout the year, which says a lot about the growth of our repertoire.

This year principally consolidated the songs and music of previous years. Thanks go to David, Lorette and Chris – our current musicians; as well as to those who have helped lead sung worship with their voices – Lorette, Chris, Simon, Paulette and Helen – during the morning services.

Particular highlights this year were the services during Advent and Christmas: the Christingle service offering its atmospheric reflections on God's love for God's creation; the carol service featuring the talents of the Immanuel choir (thanks to Lorette for coordinating and conducting, and to David for playing, as well as the many singers who were fabulous); the delight of the crib service, the quiet contemplation of the midnight communion and the unfettered joy of the Christmas morning service.

We continue to serve those who are not able to 'be in church' by live-streaming the services on Zoom and Facebook. So, a very big thank you goes to Aaron, Philip, Sergii, Zac and Chris for their help in streaming the services.

We are always looking for more people to join both the music team (instrumentalists and singers) and the streaming team. If you'd like to find out more about either of these, do speak to Sarah or Chris.

Chris Simpson

Music and Tech Team member



Christingle Service

Volunteers

Our church is supported by the most wonderful people who bless us with their presence but also serve. As I tried to count how many different people volunteer in different ways I reached over fifty people!! Many hands make light work and our aim at Immanuel is to have a good team in place so everything rests lightly on our shoulders as we all pitch in. So to all those who have welcomed, moved furniture, set up, swept up, served drinks, read the Bible, prayed up front, prayed behind the scenes, preached, streamed, led music, planned, cooked, sat on a stall, led children and youth, or just pitched up and pitched in - a huge thank you - WE COULD NOT DO WHAT WE DO WITHOUT YOU!

While we all helped there are those who take extra responsibility and I would like to particularly thank Joyce and Patrick, our Church Wardens, and Pauline, our Deputy Church Warden (and Elizabeth her trusty assistant). Also, Elaine, our PCC secretary who keeps us organized as a PCC and Judy, our Safeguarding Officer and the rest of our PCC. This year I would like to offer my particular thanks to Richard and Isabel Curtis who have been our treasurers for the last few years. I am so grateful to them for all the hard work they have put in and the fact they stayed on after they had moved away to get us through to our APCM. They really are behind the scene stars and deserve a standing ovation!

Sarah Simpson
Vicar

Immanuel and St Andrew Primary School

September 2023 to December 2024 – Summary report for APCM 2025.

The links between the church and the school remain strong.

School visits to the church

There was **story and song time** (January for Year1 and Year 2, June for Reception); Year 3 came in for a **session on Pilgrimage**; there were Easter-themed activities – the **school's Easter service** and a visit from Year 2 to learn about the **symbols of the Easter story**; December saw a visit (with **carol singing** and **hot chocolate**) by Year 4 to hear about the **Nativity with Carl and Eunice** as well as the **school's Christmas service**.

Visits to the school

Sarah had been leading collective worship at least once every half term and with Rachel joining the team in July they are now able to go in once a fortnight. Governors on the Faith Committee got to meet some pupils who are part of the **Worship Leaders** team – we all left that meeting with big smiles on our faces.

Pupil outcomes

Early years (Reception) achieved **81% of pupils with Good Level of Development (GLD)**, well above national (67%).

Year 1 Phonics were in line with national attainment (80% for the school and 81% national)

Key stage 1 (KS1): May 2023 was the last time that KS1 (Year 2) children will take SATs, so this is no longer reported – although the school have their own assessment which is shared with governors.

Key Stage 2 (KS2): results were all in-line above national average, with scores of 84 to 88% compared the the national figures of 72 to 74%.

You can see the full results on the school website:

<https://www.immanuelchoollambeth.org/School-Results-Pupil-Outcomes-and-Achievement/>

Pupil numbers in Lambeth

Our school remains popular and over-subscribed. Our Reception intake for September 2024 was again full (60 children). We **give thanks** that so many families want their children to attend a faith-based school. As mentioned last year, the borough-wide situation is not as good, with schools on average seeing 6 or 7 empty seats in each Reception class in September 2023 and numbers continuing to decline. In 2024 additional school closures were announced to take effect from September 2025. **Please pray for** the children, families and staff affected by school closures and the other effects of falling pupil numbers.

Governors

Two governors have joined us in 2024: Sedgil Wartemberg (PCC), Sarah Buckle (Staff). We **give thanks** that we have been blessed with these new appointments. We also said farewell to several governors: Chris Simpson (PCC), Mary Matar (Staff), Tanya Bunney (PCC) and Simon Early (PCC). We **give thanks** for their service. **Please pray for new governors** to fill our current vacancy for one Foundation Governor. If you are interested in becoming a school governor, talk to Simon Early or Revd Sarah.

Behaviour

Pupils and families across the nation struggle to cope with the emotional and mental health after-effects of the COVID lockdowns and the resulting stress on families. While the vast majority of pupils are well-behaved, the education press has had many articles reporting on the dramatic increase in verbal and physical abuse that school staff have had to endure.

Please pray for the pupils and families to get the support they need. Please pray for the staff, for them to feel supported and appreciated during this difficult time.

Simon Early

Chair of Governors

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

The PCC has a comprehensive safeguarding policy, which is reviewed and updated annually. Hirers are also required to take account of this policy when using the premises.

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The Vicar, Curate and Safeguarding Officer are required by the diocese to keep their safeguarding training up to date, and all congregation members who are involved with children or vulnerable adults are required to have a DBS check prior to taking up their duties. Members of the PCC and congregation members who are involved with children or vulnerable adults are being encouraged to undertake the C0: Safeguarding Basic Awareness online training made available by the Diocese.

In November we once again joined with churches all around the country in marking 'Safeguarding Sunday' which emphasised the importance of church being a safe place for all. Adults and Children are aware of the PSO and this is clearly displayed on the Church noticeboard.

The Safeguarding Self-Audit Form 2024, from the Diocese of Southwark Safeguarding team, was recently completed: the Vicar, Curate, PSO and the Church Manager, have taken on board all the relevant actions, which are to be completed by September 2025.

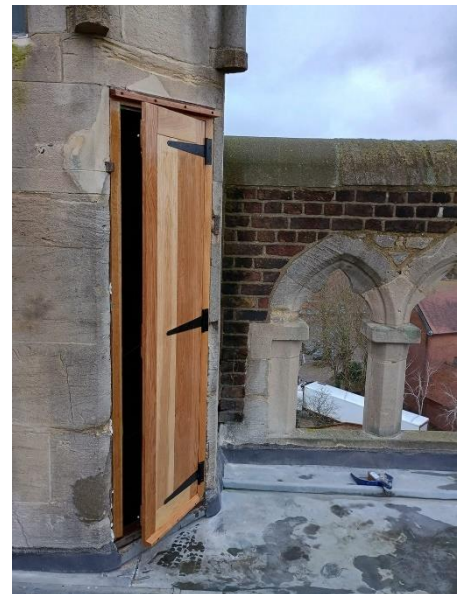
Judy Douglas

Safeguarding Officer

Fabric Report

Following on from the last years work to the building, we have successfully gained permission and carried out many other repairs and improvements detailed below, some of which were highlighted in the buildings Quinquennial report and others decided on by Sarah and the PCC.

Permission was granted to replace the tower door and frame at roof level towards the end of last year and a lovely carpenter named Brian McNamara constructed and installed it for us. Brian also replaced an internal door and frame within the spiral staircase leading into the Belfry. Along with carpentry, Brian replaced the chicken wire guarding to the external stairwell which had been highlighted as fall hazard for children and has carried out further small maintenance jobs highlighted by Kirsty Jenkinson, such as: adjusting internal doors; replacing damaged architrave and skirting; fixing / adjusting curtains; fixing window levers and replacing the worktop in the lady's loos. There are a few further small jobs still to be completed by Brian around the Church, but he and Kirsty are making great progress in tidying everything up. Kirsty also continues to organise our annual maintenance checks throughout the building.





The lead roof flashings on top of the tower and on further parts of the original Church were replaced, gutters cleared, slates replaced and later in the year the flat roof above the main entrance was replaced, including the timber superstructure as it had come to the end of its life: the new roof covering should have a 40 year life span compared to the 10 – 15 year life span of the felt that was replaced. The source of the damp on the wall behind the altar was discovered and repaired; a slate had been knocked off by scaffolders working on the neighboring property.

Our lighting conductor failed its annual inspection this year and we decided to upgrade the system to meet with current regulations. We received permission from the DAC and this work has now been carried out.

Electrical work was carried out throughout much of the building: all the lighting is now LED which will reduce our

carbon footprint along with being cheaper to run and maintain; plus, everything should be much brighter! Lighting was added to the tower spiral staircase and electric blinds were installed in the main worship area so Sarah can now preach on sunny days without being blinded. The kitchen extractor fans, and the boiling water tap have been replaced due to them giving up.

For the last few years we have been hoping to install a new AV system and integrated streaming camera into the main worship area and hall including. Chris Simpson completed the application for a faculty which was required and we have now gained permission for this work and look forward to the installation and are very excited for how it will transform the church and everyone's experience.

Grants and fundraising

As you can see from the vast list of works carried out this year we have been able to achieve a lot! This was due to the generosity of those who give financially to our ministry but also to a number of grants and legacies.

We kindly received a Buildings for Mission MR&I grant of £4,161.60 from the Archbishops' Council to go towards replacing the flat roof over the entrance to the building.

We raised £4,000 through fundraising and were also awarded a grant of £4,000 from the Give to Go Green matched funding initiative by the national church. This was the replacement of the lighting throughout the building. Thank you all for your generous donations.

Our new lighting conductor was paid for by a generous donation from a member of our congregation who wishes to remain anonymous. But thank you – you know who you are!!

The new AV and streaming system have been made possible by two generous legacies left in the wills of Vera Simpson and Myrtle Powley. These epic women were faithful in supporting Immanuel and St Andrew Church throughout their lives and have been generous in continuing that support with a portion of their estate in death.

Financial Review

The church's finances remain in a healthy position, with a further overall surplus of around £20,000 in 2024, continuing the trend in recent years.

	2020	2021	2022	2023	2024
Total income	£48,320	£79,691	£112,171	£122,035	£167,585
Total expenditure	£72,040	£60,032	£86,538	£87,284	£146,619
Surplus/deficit	-£23,720	£19,659	£25,633	£34,751	£20,966

Both income and expenditure grew considerably compared to the previous year. This partly reflects income from legacies and specific fundraising efforts for new lighting, but also reflects an increase in regular giving and other donations. Income from hall hire also grew by a further 12% compared to 2023. We are very grateful for Kirsty Jenkinson's efforts in managing the hall hire bookings so successfully, and also express our thanks to all members of the church community for their continued generosity through their giving.

In 2024 we increased our contribution to the Diocese's Parish Support Fund by a further £3,000 to £48,000 in total. Other regular expenditure remained broadly in line with the previous year, with some general uplifts for inflation and some increases in energy costs following the expiry of our previous multi-year contract. The significant increase in overall expenditure compared to 2023 primarily reflects several large cost items to improve the church building and facilities. This includes the lower room refurbishment, the new tech AV system, and other building improvement works such as the new roof over the main entrance mentioned in the Fabric Report.

Looking ahead to 2025, we are confident that the church will remain in a robust financial position. The PCC has agreed to increase our contribution to the Parish Support Fund by a further £3,000, but we are not anticipating any other significant changes to our core income and expenditure.

Isabel and Richard Curtis

Treasurers

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity. The method of appointment of PCC members is set out in the Church Representation Rules. At Immanuel and St Andrew, the membership of the PCC consists of the incumbent, curate, churchwardens, and members elected by those who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Given its wide responsibilities the PCC has some committees each dealing with a particular aspect of parish life. These committees, which include the Standing Committee, and Social committee are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

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Ex Officio members:

<i>Incumbent:</i>	Revd. Sarah Jamieson Simpson
<i>Curate:</i>	Revd. Rachel Gardner
<i>Warden(s):</i>	Joyce Lynch, Patrick Ramsey
<i>Representatives on the Deanery Synod:</i>	Nina Whitehouse vacant

Elected and co-opted members:

Isabel Curtis	(until April 2026) (Treasurer)
Simon Early	(until April 2025)
Vivien Hamilton	(until April 2025)
Pauline Gitagia	(until April 2026)
Rob Glass	(until April 2026)
Godfrey Gowa	(until April 2027)
Tolulope Ladejobi	(until April 2027)
Elaine Owen	(until April 2025) (PCC Secretary)
Archibald Sebag-Montefiore	(until April 2027)
Lorraine Thomas	(until April 2025)
Vacant	-
Vacant	-

The method of appointment of PCC members is set out in the Church Representation Rules.

This report was approved by the PCC on 31st March 2025

Signed by Revd Sarah Simpson on **17th April 2025**



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Immanuel & St. Andrew, Streatham Balance Sheet as at 31 December 2024

	Note	2024 £	2024 £	2023 £	2023 £
FIXED ASSETS					
Inventory Assets (inalienable)	4		5		5
CURRENT ASSETS					
Debtors	5	14,794		8,542	
Cash at Bank and in Hand		139,548		118,866	
		<u>154,342</u>		<u>127,408</u>	
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR					
Creditors and accruals	6	<u>8,341</u>		<u>2,373</u>	
			<u>146,001</u>		<u>125,035</u>
NET ASSETS			<u>146,006</u>		<u>125,040</u>
FUNDS					
General Fund	7		121,141		90,830
Designated Funds	7		13,357		30,487
Restricted Funds	7		<u>11,508</u>		<u>3,723</u>
			<u>146,006</u>		<u>125,040</u>

Approved by the PCC and signed on its behalf on 31st March 2025



The Rev'd Sarah Simpson
Incumbent & PCC Chair, Immanuel & St. Andrew, Streatham

Immanuel & St. Andrew, Streatham
Statement of Financial Activities
For the year ended 31 December 2024

		Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	Note	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	2(a)	81,805	6,366	9,449	97,620	63,942
Activities for generating funds	2(b)	4,765	0	0	4,765	5,510
Income from investments	2(c)	1,629	0	0	1,629	1,129
Income from church activities	2(d)	54,046	8,087	1,438	63,571	51,454
TOTAL INCOME AND ENDOWMENTS		142,245	14,453	10,887	167,585	122,035
EXPENDITURE						
Church activities	3(a)	110,293	33,744	2,582	146,619	86,434
Cost of generating funds	3(b)	0	0	0	0	850
TOTAL EXPENDITURE		110,293	33,744	2,582	146,619	87,284
TRANSFER OF FUNDS		(1,641)	2,161	(520)	0	0
SURPLUS / (DEFICIT) FOR THE YEAR		30,311	(17,130)	7,785	20,966	34,751
BALANCES BROUGHT FORWARD AT 1 JANUARY 2024	8	90,830	30,487	3,723	125,040	90,289
BALANCES CARRIED FORWARD AT 31 DECEMBER 2024	8	121,141	13,357	11,508	146,006	125,040

Immanuel & St. Andrew, Streatham
Notes to the Financial Statements
For the year ended 31 December 2024

1. ACCOUNTING POLICIES

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements have been prepared under the historical cost convention except for the valuation of 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 financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in note 8.

There are no Endowment funds held.

Gross Income and endowments

Voluntary income and endowments

Collections are recognised when received by and on behalf of the PCC.

Planned giving under Gift Aid is recognised only when received.

Income Tax recoverable on Gift Aid donations is recognised in respect of income recognised from 1st Jan 2024 to 31 Dec 2024

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Sales of books from the church bookstall are accounted for gross.

Income from investments

Dividends are accounted for when due and payable and interest entitlements are accounted for as they accrue.

Expenditure

Grants

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

Activities directly relating to the work of the Church

The parish support fund is accounted for when due. Any parish share unpaid at 31 December is provided for in these financial statements as an operational (though not legal) liability is shown as a creditor in the Balance Sheet.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by S.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Incumbent and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. For inalienable property there is insufficient cost information and therefore such assets are not valued in the financial statements.

All expenditure incurred on consecrated or beneficed buildings and the repair of movable church furnishings is written off.

Other plant and machinery, fixtures and fittings and office equipment

Equipment used within church premises is depreciated on a straight line basis over 10 years.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

2. INCOME AND ENDOWMENTS

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£	£
2(a) Voluntary income					
Planned giving	38,330	0	0	38,330	34,034
Collections	1,676	0	0	1,676	680
Charitable Giving	0	0	332	332	119
CAF	1,200	0	0	1,200	1,200
Donations	7,755	0	0	7,755	7,420
Donations - Give to go Green	0	0	4,217	4,217	0
Donations - Lower Room Refurbish- ment	0	2,400	0	2,400	6,499
Donations - Tech Fund	0	2,664	0	2,664	0
Donations - Vicar's Discretionary Fund	0	0	0	0	0
Donations - Youth Fund	0	0	0	0	0
Grants	0	0	4,900	4,900	3,300
Income tax recoverable	12,716	1,302	0	14,018	10,690
Legacy	20,128	0	0	20,128	0
	81,805	6,366	9,449	97,620	63,942

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2(b) Activities for generating funds

Fundraising	0	0	0	0	1,050
Hire of Church	4,765	0	0	4,765	4,460

4,765	0	0	4,765	5,510
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2(c) Income from investments

Interest	1,629	0	0	1,629	1,129
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1,629	0	0	1,629	1,129
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2(d) Income from church activities

Community Hall Hire	53,236	0	0	53,236	47,403
Catering & Social Events	0	8,087	0	8,087	2,175
Fees	810	0	1,438	2,248	1,876

54,046	8,087	1,438	63,571	51,454
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TOTAL INCOME AND ENDOWMENTS

142,245	14,453	10,887	167,585	122,035
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3. EXPENDITURE

Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
£	£	£	£	£

3(a) Church activities

Missionary and charitable giving:
Home

- Children's Society	0	0	172	172	64
- Love Streatham	250	0	0	250	0
- Immanuel & St Andrew School	300	0	0	300	0
- Winter Shelter	203	0	0	203	0
- Simeon's Trustees	200	0	0	200	200

Overseas

- Gaza Appeal	0	0	160	160	25
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953	0	332	1,285	289
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Ministry

Diocesan Parish Support Fund	48,000	0	0	48,000	45,000
Clergy Expenses	738	0	0	738	408
Diocesan Fees	0	0	1,438	1,438	1,284
Mission and Evangelism Costs	906	0	0	906	817
Musician Fees	880	0	0	880	730
Thy Kingdom Come	0	0	48	48	0
Vicar's Discretionary Costs	0	0	175	175	70

Administration

Parish Office Costs	14,848	0	0	14,848	13,768
Examination Fee	320	0	0	320	320

Social

Catering & Social Events	0	6,921	0	6,921	1,710
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Property

Cleaning	7,676	0	0	7,676	6,842
Insurance Premiums	4,276	0	0	4,276	4,251
Utilities (Gas, Water, Electricity)	6,564	0	0	6,564	5,579
Building Improvement Works	7,641	0	0	7,641	0
Lower Room Refurbishment	0	15,201	0	15,201	0
Maintenance Church	17,491	0	0	17,491	4,391
Major Repairs Church	0	1,532	0	1,532	0

Tech

AV Project	0	10,090	0	10,090	0
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Christmas Outreach

Activities	0	0	283	283	294
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Foodbank Hub Fund

Foodbank Hub costs	0	0	97	97	205
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Children's Ministry

Activities	0	0	209	209	476
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110,293	33,744	2,582	146,619	86,434
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3(b) Cost of generating funds

Fundraising Costs	0	0	0	0	850
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0	0	0	0	850
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TOTAL EXPENDITURE

110,293	33,744	2,582	146,619	87,284
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4. TANGIBLE FIXED ASSETS

Furnish- ings, Fittings & Equipment £

COST

at 1st January 2024	24,615
Additions	0
at 31st December 2024	24,615

DEPRECIATION

at 1st January 2024	24,610
Charge for the year	0
at 31st December 2024	24,610

NET BOOK VALUE

at 31st December 2024	5
at 31st December 2023	5

5. DEBTORS	2024	2023
	£	£
Accrued income	9,184	1,945
Deposits	0	1,147
Income tax recoverable	4,772	4,593
Prepayments	838	857
	<u>14,794</u>	<u>8,542</u>

6. CREDITORS AND ACCRUALS	2024	2023
	£	£
Charitable giving	23	89
Deferred income	625	1,090
Accounts Payable	368	0
Accruals	7,325	1,194
	<u>8,341</u>	<u>2,373</u>

7. FUND DETAILS

The Unrestricted funds comprise the following:

	Balance as at 1 Jan 2024	Income and Endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2024
	£	£	£	£	£	£
General Fund	90,830	142,245	110,293	31,952	(1,641)	121,141
	90,830	142,245	110,293	31,952	(1,641)	121,141

The Designated funds comprise the following:

	Balance as at 1 Jan 2024	Income and Endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2024
	£	£	£	£	£	£
Lower Room Refurbishment	10,004	3,036	15,201	(12,165)	2,161	0
Property Fund	4,748	0	1,532	(1,532)	0	3,216
Social Fund	1,638	8,087	6,921	1,166	0	2,804
Tech Fund	12,765	3,330	10,090	(6,760)	0	6,005
Youth Fund	1,332	0	0	0	0	1,332
	30,487	14,453	33,744	(19,291)	2,161	13,357

ANALYSIS OF DESIGNATED FUNDS

	Lower Room Refur- bishment	Property Fund	Social Fund	Tech Fund	Youth Fund	Total
	£	£	£		£	£
Balance as at 1st January 2024	10,004	4,748	1,638	12765	1,332	30,487
Income and Endowments						
Arras Trip	0	0	7,566	0	0	7,566
Catering & Social Events	0	0	521	0	0	521
Donations	2,400	0	0	2,664	0	5,064
Gift Aid	636	0	0	666	0	1,302
Grants	0	0	0	0	0	0
	3,036	0	8,087	3,330	0	14,453
Expenditure						
AV Project	0	0	0	10,090	0	10,090
Arras Trip	0	0	6,890	0	0	6,890
Lower Room Refurbishment	15,201	0	0	0	0	15,201
Major Repairs Church	0	1,532	0	0	0	1,532
Social Events	0	0	31	0	0	31
	15,201	1,532	6,921	10,090	0	33,744
Transfer of funds	2,161	0	0	0	0	2,161
Balance as at 31st December 2024	0	3,216	2,804	6,005	1,332	13,357

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The Restricted funds comprise the following:

	Balance as at 1 Jan 2024	Income and Endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2024
	£	£	£	£	£	£
Vicar's Discretionary Fund	906	0	175	(175)	0	731
CAIAS Fund	520	0	0	0	(520)	0
Children's Ministry	124	300	209	91	0	215
Give to go Green	0	8,217	0	8,217	0	8,217
Inalienable Assets Fund	5	0	0	0	0	5
Christmas Outreach Fund	6	300	283	17	0	23
Charitable Giving	0	332	332	0	0	0
Foodbank Hub	2,162	200	97	103	0	2,265
Thy Kingdom Come	0	100	48	52	0	52
	3,723	9,449	1,144	8,305	(520)	11,508

ANALYSIS OF RESTRICTED FUNDS

	Vicar's Discretionary Fund	CAIAS	Children's Ministry	Inalienable Assets Fund	Christmas Outreach	Charitable Giving	Foodbank Hub		Thy King- dom Come	Total
	£	£	£	£	£					£
Balance as at 1st Jan 2024	906	520	124	5	6	0	2,162	0	0	3,723
Income and Endow- ments										
Children's Society	0	0	0	0	0	172	0	0	0	172
Donations	0	0	0	0	0	0	0	4,217	0	4,217
Gaza Appeal	0	0	0	0	0	160	0	0	0	160
Grants	0	0	300	0	300	0	200	4,000	100	4,900
	0	0	300	0	300	332	200	8,217	100	9,449
Expenditure										
Children's Society	0	0	0	0	0	172	0	0	0	172
Gaza Appeal	0	0	0	0	0	160	0	0	0	160
Donation	175	0	0	0	0	0	0	0	0	175
Activities	0	0	209	0	0	0	0	0	48	257
Christmas Publicity	0	0	0	0	283	0	0	0	0	283
Foodbank Hub Ex- penses	0	0	0	0	0	0	97	0	0	97
	175	0	209	0	283	332	97	0	48	1,144
Transfer of funds	0	(520)	0	0	0	0	0	0	0	(520)
Balance as at 31st De- cember 2024	731	0	215	5	23	0	2,265	8,217	52	11,508

8. RELATED PARTY TRANSACTIONS

The Incumbent and certain other P.C.C. members incurred small out of pocket expenses in relation to church activities and were reimbursed in full.