

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

Annual Report 2025



Remembrance Day 2025

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 2025

To the Parochial Church Council of Immanuel & St Andrew, Streatham

This report on the accounts of the PCC for the year ended 31 December 2025, which are set out attached to the 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 the trustees and independent 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 report

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning 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:

(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

24th March 2026

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

Our Worship and Welcome

The heart of Immanuel and St Andrew Church is simple, we want to love God with all our heart, mind, soul and strength and love our neighbour as ourselves. We love to gather together to sing to God, open up the scriptures, learn about our faith and how we live it out in our lives and lift our prayers for the world, the church and ourselves. We want to know each other, encourage each other and see each and every person who comes through our door find their place in God's love and in our church.

We are a diverse bunch and proudly so, with many ages, backgrounds and ethnicities represented. We are committed to the foundational truth that each and every person is made in the image of God and is of inherent value and worth. Our welcome is heartfelt and intentional, and we want to continually learn how to make it wider and warmer.

One of the overarching themes of this year has been raising the profile of our commitment to racial justice and what it means to be actively anti-racist. The PCC officially adopted the Diocese of Southwark's Anti-Racism Charter and over the course of the year there were events exploring what this means for us. They included meeting after church to discuss our experience of racism in the

church, using the course material on the charter in our homegroups and inviting Weisi Dennis, the Racial Justice Development Office and Reginald Amoah the Racial Justice Training and Resources Officer to come and speak. We also held unconscious bias training which members of our PCC and others found valuable.

Our pattern of worship has remained the same with a creative all age service once a month and Holy Communion for other services. Every Sunday we maintain a relaxed and inclusive atmosphere with toy bags and activity tables at the back for those who have fiddly fingers and a shorter attention span. Our hope is that people feel relaxed and able to be themselves in our space.

Our Wednesday Morning Prayer service is attended by a small but dedicated group as we discuss scripture, pray and generally put the world to rights. We are keen for all our services to grow so do keep inviting friends and neighbours to join our happy throng.

This year there was a full electoral roll refresh, and we had 124 people sign up for our new electoral roll. We baptized 10 people and 2 were confirmed by Bishop Martin at a service in Holy Trinity, Tulse Hill. There were also 7 funerals held at our church and/or by our ministers at a local crematorium.

Ministry Team

We were delighted as we witnessed our ordinand, Judy Douglas, make her ordination promises and become a deacon this year. Though sad to have to say goodbye to her. It has been a blessing to be part of her story, and she has been a great blessing to us. We have now had to wave her off as she headed to St Mary's Balham to begin her next step as a curate.



We also saw our curate Rachel Gardner take her next step as she was ordained priest this year. Luckily we don't lose her yet and she will continue to minister in our parish until the end of her curacy. One of the first big step ups in responsibility came when Sarah went on Sabbatical for 6 weeks and Rachel ably led while she was away, wonderfully aided by the Church Wardens and with the joy of a supportive church community.

Though he was not an official minister in our congregation we have supported and prayed for Emmanuel Nkwachi who is an ordained priest from the diocese of Nigeria and has now been able to take the step of entering a transitional curacy and we wish him every blessing at St Albans, Streatham Park.

Seasons – Christmas and Easter

We marked Lent this year with a weekly 'light lent lunch' where we shared hearty soup and bread whilst discussing questions relating to life and faith. Our journey through Holy Week took us from Palm Sunday, to a communion service for Maundy Thursday, a reflective journey on Good Friday (followed by hot cross buns!) and a joy-filled Easter Sunday, complete with easter egg hunt. At Christmas we were encouraged by an uplift in numbers attending each of our seasonal services including our popular Christingle Service, our Community Carol Service and the energetic Crib Service on Christmas Eve. The Christmas Conga is now an established tradition, there is no going back!



Mission and Evangelism

We have continued to build our presence and reputation in the local community through regular engagement with the Rookery Market. We are increasing the number of times we are present with a stall at the market and this year have made Easter cards, had a story corner and made Christmas tree decorations while chatting with people from our local community. At the Christmas market we also had a tree of remembrance where people added names of those they have loved and lost which people found helpful.

We are privileged to be able to have good access to our church school through leading collective worship a few times each term and welcoming each year group for a visit to the church. This is on top of the Christmas and Easter services we host at the church. We also engage with local schools on the 'Faith Trail' where classes visit three places of worship one after another. Thanks to Carl Johnson for helping to support these visits!

This year also saw the Kingston Area Lay Conference which 6 members of our congregation attended. The guest speaker was ++Rowan Williams, previous Archbishop of Canterbury and there was teaching and encouragement on the theme 'Confident Faith in a Changing World.'

The Norwood and Brixton Foodbank has now rebranded as the Lambeth and Croydon Foodbank as their work has extended. We continue to support through transporting food to their new warehouse in Tulse Hill as well as hosting our Hub on a Tuesday from 11am to 1pm. The warm welcome is just the start as people come to meet with the advice worker and find information and support to help them access long term sustainable solutions. We have also continued to support AA groups and low cost counselling through making our building available at very low cost to these groups.

Pastoral Care

Sarah and Rachel continue to make themselves available to visit and meet people in the week to chat and pray. Holy Communion can be brought to people if requested and there are a few members of our congregation for whom this is helpful as they are not able to make it to the building for worship.

We value our congregation members from local care homes, Rose manor and Voss Court. This year Sarah, Rachel and Chris Simpson were invited to Rose Manor to help with their Carol singing and Christmas party which was an absolute joy to meet more of the residents. Sarah and Rachel also visit a third care home on a monthly basis, Greenvale Specialist Care Unit for older adults with complex needs. Coming to the church on a Sunday would be beyond most residents but it has been wonderful to get to know them in their homes and bring our smiles, prayers and encouragement to them.

Sarah Simpson
Vicar

Home Groups

Immanuel and St Andrew Annual Report 2025

A couple of years ago Judy Douglas had established a home group which met together regularly. Before she left to be ordained Judy gathered interest in continuing the home group which led to 3 new home groups being established including people involved in the original home group and quite a few new people! The groups run on alternative weeks on Tuesday evenings, Wednesday evenings and Saturday afternoons.

All home groups began by following a series on the Lord's prayer and then the Racial Justice study sessions and have since selected different topics including the Holy Spirit, New Testament characters and looking into different parts of the Bible we find challenging. We also now meet together termly at All Together sessions which include refreshments, a short talk and discussion which everyone are welcome to attend.

Rachel Gardner

Curate

Junior Church

Junior church takes place once a month within Immanuel and St Andrews church. It is a welcoming space for our younger church goers to come together and delve into the themes covered in the main Sunday service. Over the past year, topics have included:

- New Year and the Baptism of Jesus
- Luke 18:1-8 Parable of the Persistent Widow
- Lost and Found Luke 15:1-10 and 1 Timothy 1:12-17
- The Harvest Festival
- Sharing the best friend
- Love thy Neighbour

The sessions are ideally aimed at children age 4-11. Flexibility is offered for younger children to attend if their parents accompany them. The sessions are designed to be as inclusive and interactive as possible.

A standard format is:

- Say a prayer together
- Light a candle
- Introduction of theme
- Games, including role play, dressing up, similar takes to popular games such as Simon Says
- A crafting activity
- Reflection on the parable
- Closing activity
- Snack
- Closing prayer

A register is taken at the start of every session with the child's name and age and all children are encouraged to introduce themselves and actively participate in the sessions.

There are currently 3 parent volunteers hosting the sessions. Alongside the monthly sessions, an annual pancake party is hosted. This celebration is very popular with regular church goers, as well as the wider community. The pancake party is a mixture of games, crafting, the meaning behind Lent...and of course, making, decorating and eating delicious pancakes!

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 6 young people attending at the moment and sessions are led by myself and Simon Early.

Our young people have great questioning minds and during 2025 we have looked at a very wide range of subjects such as what it means to be a 'disciple', judging others, how we are affected by social media e.g. having an 'online' presence, how does biblical 'Creation' stand up in a world of 'Big Bang Theory' (very well as it happens!) and how should we be caring for creation.

On this last topic, the youth group led a Sunday service at the beginning of November, sharing their concerns about how we care – or don't care, for our environment. They had come up with a number of ways in which we could all improve how we care for our world, one of which was the idea of 'Toilet Twinning', a charitable project whereby an individual or organisation can make a donation to twin their toilet and fund a project in a community that helps families to build their own basic toilet, access clean water and learn about hygiene – a vital combination that saves lives. At the end of the service, Sarah took an impromptu collection, which reached £180 and allowed us to twin 3 of the church's toilets. The youth were delighted with the congregation's response.

From time to time we arrange a get together for our youth outside of church, and this year we have particularly enjoyed going to La Panna for drinks, cake and games as well as having an afternoon of badminton and other games in the church hall in the summer.

Elaine Owen

Youth Leader

Lambeth South Deanery Synod Report

Lambeth South Deanery Synod has had an interesting and active year under the leadership of the Rev. Kit Gunasekera.

Our first meeting was on 14 May, with Natalie Walters from Justice, Peace and Integrity of Creation, spoke on Serious Youth violence in the borough. Natalie gave a comprehensive talk about her work and I have some notes which I can forward. Some interesting points from Natalie's talk was that Lambeth is a Borough of Sanctuary, which also supports refugees. Lambeth also has higher than average rates of violence and knife crime compared to other boroughs. Now Natalie supports churches in the borough dealing with serious youth violence and is happy to be contacted about these issues from churches.

The 15 July meeting was about safeguarding and Simon Gates spoke to us about the topic in depth focusing on how important training and recording was. Simon encouraged churches to keep up with training and gave figures of where churches in Southwark were with training.

There followed a discussion, among Deanery Synod members about how, we could take safeguarding forward in our churches and various suggestions were made. I feel confident that Immanuel Church takes this subject seriously and we have a safeguarding officer Tolu, who keeps us up to speed with training and record keeping,

At the 30 September meeting, Weisi Dennis spoke movingly on Racial Justice in general and her own personal experience of discrimination. Weisi thought there must be more action, as only an action plan and a collective effort to tackle racial discrimination can bring about significant change. This was followed by a talk by Bishop Martin, which raised several questions, such as, do we value what have? The role of the church in the ministry of reconciliation; and that each of us has a part to play in the ministry of reconciliation. The heart of what Bishop Martin was saying was what is our own

church's ministry of reconciliation, how to deal with people who disagree and the importance of speaking healing words in this context, the idea of an interfaith group?

The highlight of the year was the Kingston Episcopal Lay Persons Conference. The keynote speaker was the former Archbishop of Canterbury Rowan Williams. Comfort, Bumi, Elaine, Lorraine and I attended and it was great to meet and talk to people from other churches. There was a wonderful energy of learning and happiness in Christian fellowship on the day, with much positive feedback given and the hope there will be another Conference soon.

Nina Whitehouse

Deanery Synod Representative

Social Committee

It has been a very busy year in the church, with lots of coming and going of beloved families, and as a group of church members, we endeavour to share special times together, in worship and socialising.

Our famous Quiz Night with a fish and chips supper was well attended and it definitely brought out the competitive side in everyone! Celebrating our dear Judy's ordination was in true Immanuel style party mode. Another great event was the "surprise" 5th anniversary celebration of Sarah's being here with us at Immanuel, commending the great effect she has had within her 1st tenure.

We descended to Eastbourne shore for our Immanuel Summer Outing and as usual had fun times together.

Refreshments served by the social team and quite a few helpers following Remembrance Day Service highlighted one of the very special ways that our committee promote outreach to the local community.

We try to meet every 2 months as a committee and reach out regularly for new team members, and although we gained a couple we also have lost members and are currently running on bare bones. Therefore, we will continue to pray for new recruits from our church community for fresh ideas and continued fun, enabling us to provide a varied, interesting and inclusive service bringing our church family closer.

We are looking forward to a few events in the coming year, including our Summer Outing to Margate, another Quiz Night and travelling to Europe for a Christmas Market.

Our events continue to serve not just the church but the wider community and we are extremely proud of that. A big thank you to our current and previous team members for your selflessness, commitment and hard work in making our church events amazing!

Joyce Lynch

Social committee Chair



Music

Psalm 105:1-2: "O give thanks to the Lord; call on his name; make known his deeds among the peoples. Sing to him, sing praises to him; tell of all his wonderful works."

Our Sunday morning sung worship was led by our musicians David, Lorette and Chris, and our singers Lorette, Chris, Simon, Paulette and Francesca. A **big thank you** goes to you all for your faithful leading of the congregation. The church sang 120 different hymns and songs during the year, learning a handful of songs new to the congregation to add to the established repertoire.

As in previous years, particular musical highlights are always around the festival seasons, particularly Advent and Christmas, with the plethora of additional offerings. The Christingle service provided a packed church (115 attendees) with its atmospheric reflections on God's love for God's creation and the beloved orange and its symbols; the carol service featuring the talents of the Immanuel choir with Lorette coordinating and conducting, and Amy and David playing piano, as well as the many singers who were all fabulous; the delight of the crib service, with the (surprise?) appearance of the Grinch leading the music alongside the more familiar nativity characters; the quiet contemplation of the midnight communion and the delightful joy of the Christmas morning service celebration. A **big thank you** goes to everyone involved in these services for giving your valuable time and providing such wonderful music.

Technology

2025 saw a lot of change in the church. In February, a new audio-visual system was installed to replace the budget system that had been implemented during COVID. This involved replacing all of the sound system in the church and installing screens in the church and the hall. This has further enhanced delivery of sessions for faith trail and Immanuel school visits. There has been a learning curve for the vicar, curate and the tech team as new software was introduced, but this has generally gone very smoothly and has been received well by the congregation and other visiting groups.



A **big thank you** goes to the tech team (Henry, Mark, Aaron, Zac and Chris) who not only continue to enable those not able to be in church to participate in our services but also provide the on-screen words for those in church, as these have now replaced physical hymn books and service sheets for most services.

Chris Simpson

Music and Tech Team member

Volunteers

I wish to extend a huge personal thank you to all those who make our church what it is. There are so many who give their time and financial resources to help us continue to exist and serve God and our community week by week. This year there was even more work to be done as I went on a 6-week sabbatical, but I went confident in the compassion and skills of 'Team Immanuel'. Thanks to the prayers and readers, those who set up and clear up, who provide welcome and refreshment, those who play and sing and operate the tech, those who help on a Sunday and at other church events and trips, those who teach our children and encourage our young people, those who drove food to the

foodbank, stood in the rain at the market and climbed the church roof to unblock the drain. Just thank you, your contribution is so appreciated, both in the heavenly realm and on the earth below. And a particular thanks goes to our Church Wardens Pauline and Patrick as well as our Treasurer, Gael, PCC secretary Elaine and Safeguarding Officer Tolu and all our PCC members (the full list is below). There are a surprising number of people who work behind the scenes as well as in front of them to keep us ticking along.

They aren't volunteers but I would also like to thank Rachel, for being a superb colleague and partner in epic planning. Also, a big thank you to Kirsty, our Church Center Manager for how she represents us to the local community. The other day one of our hirers was gushing about how helpful and organized she is and how much she appreciates working with her. It may be her job, but Kirsty goes above and beyond and does so in a way which reflects wonderfully on us as a community and church.

Sarah Simpson
Vicar

Immanuel and St Andrew (ISA) Primary School

We are delighted to share a series of outstanding achievements and celebrations from ISA Primary School.

1. Great Ofsted Results

We are incredibly proud to announce our recent **Ofsted outcomes**, which recognise the high standards of teaching, learning, leadership, and pupil development across the school. Inspectors highlighted the strong progress pupils make, the nurturing ethos of the school, and the dedication of our staff team. The report can be read [here](#).

This achievement is a testament to the hard work of our pupils, the professionalism of our staff, and the continued support of our families and wider community.

2. Exceptional Year 6 SATs Outcomes – 90% Combined Average

Our Year 6 pupils achieved an outstanding **90% combined average** in their SATs assessments. This remarkable result places ISA Primary among the highest-performing schools and reflects the determination and resilience of our children. In recognition of this success, the school received:

- A congratulatory letter from the Director of Education for the London Borough of Lambeth
- A letter of commendation from the Secretary of State at the Department for Education

These acknowledgements affirm the exceptional quality of education and leadership within our school community. We are immensely proud of our Year 6 pupils for setting such a high standard.

3. Uplifting Collaboration with the Church

Our valued partnership with the church continues to enrich school life. This was beautifully showcased through our Christmas performances and carol singing at Immanuel Church.

The performances were joyful and heartfelt, reflecting not only the musical talents of our pupils but also the strong sense of community and shared celebration. It was a wonderful opportunity for families and parish members to come together in the true spirit of the season.

4. A Wonderful Christmas Fair Led by FISA

A huge thank you to FISA for organising a highly successful Christmas Fair. The event saw a fantastic turnout from families, friends, and members of the local community.

With festive stalls, games, refreshments, and entertainment, the fair was a vibrant celebration of togetherness. The funds raised will directly support enrichment opportunities and resources for our pupils, further enhancing their educational experience.

5. Record Applications for Reception – Continuing to Be Oversubscribed

We are thrilled to report a record number of applications for Reception places for September 2026. This continues our trend of being oversubscribed every year, reflecting the strong reputation we have built for academic excellence, pastoral care, and community engagement.

We are grateful to all families who have chosen ISA as their preferred school and look forward to welcoming our newest cohort later this year.

Thank you for your continued support in making ISA Primary School a place where children flourish in the presence of God.

Safeguarding

The PCC of Immanuel & St Andrew's Church takes its safeguarding responsibilities seriously and is committed to creating and maintaining a safe and welcoming environment for all, in line with the safeguarding policies and guidance of the Church of England.

Safeguarding is overseen by the Incumbent and the Parish Safeguarding Officer (PSO). During the year, there have been changes in safeguarding roles, including the appointment of a new PSO and a Parish DBS Administrator, to strengthen safeguarding practice and oversight within the parish.

All safeguarding training and DBS records are held electronically in a central, secure, password-protected cloud system, with access restricted to those with appropriate responsibility. This ensures records are managed consistently, securely, and in line with data protection requirements.

Safeguarding training requirements are clearly understood by all clergy, PCC members, and volunteers who are required to undertake them. While not all training was fully up to date at the time of reporting, all relevant individuals are aware of their required training pathways, and outstanding training is currently in the process of being completed.

In August 2025, the external company used nationally for processing DBS checks experienced a data breach. Immanuel & St Andrew's Church followed Church of England procedures, including offering appropriate support to those affected and working in line with diocesan and national guidance. The Church of England has since appointed a new DBS checking provider.

Safeguarding policies and procedures are in place, reviewed regularly, and made available to the congregation. Information on how to raise safeguarding concerns is publicly displayed, and the parish is clear about how to report concerns to the Diocese where necessary.

The PCC remains committed to strengthening safeguarding culture, ensuring training compliance, and maintaining robust safer recruitment and record-keeping processes in the year ahead.

Tolu Ladejobi

Parish Safeguarding Officer

Fabric Report

There have been a number of projects in the last year around our church building, some of which were planned such as the refurbishment of the back room which means we can offer a good space to those who hire it from us, and others that we have to deal with as they arise. An example of this was the issue of a leak in the ladies' toilets caused by some blockage. Following CCTV investigations we discovered the external drain liner was cracked in places with roots growing through. This was replaced with a new pipe liner which should give many decades of life to the drain.

Sadly, in May, the church was broken into and although not much was stolen, a lot of damage was caused to the building as they broke through locked doors around the building. As well as doors our lovely new mixing desk was damaged beyond repair. Our insurance company were understanding, and the internal doors, locks and latches were all repaired and or replaced right away and they agreed to buy us a new mixing desk rather than trying to repair ours (which was beyond a true repair).

During the break in, the front entrance doors to the church were damaged when they were forced open. The insurers agreed to replace the doors, but the process of replacing them has been a complicated process for several reasons.

Given the importance of the entrance doors and the ongoing issues we have had with the existing doors, we wanted to make sure we replaced them with doors to be proud of. We initially went to companies who would provide aluminium framed, triple glazed doors to look like the existing design. When we received drawings of these, the frames looked very bulky. We then investigated replacing the doors with a frameless glazed system. Having had this designed we were much happier but still had get it signed off by the DAC and the insurers.

The insurers and DAC have now signed off on the design below and they will be installed in the next couple of months. We did make an upgrade to laminate glazing which the insurers would not cover, but it will give more security, so the PCC agreed to pay a small extra for this.

Patrick Ramsey
Warden

Financial Review

2025 was a particularly strong financial year, with the Church recording a total surplus of £47,135, compared to £20,966 in 2024. This result significantly exceeded the originally budgeted surplus and reflects strong income performance alongside effective cost control. The Church is well placed to manage future cost pressures while continuing to support its mission and ministry.

Total income remained consistently high, increasing slightly from £167,585 in 2024 to £173,505 in 2025, and representing approximately 160% of budgeted income. This was driven primarily by an insurance claim, hall hire income, planned giving and legacies.

Expenditure decreased from £146,619 in 2024 to £126,371 in 2025. The largest single cost remained the Diocesan Parish Share, which increased from £48,000 to £51,000. 2024 expenditure was elevated by building maintenance works. In 2025, the absence of maintenance works allowed annual expenditure to fall, despite rising energy costs.

2025 is the fifth consecutive year that the Church has recorded a surplus, which significantly strengthens our financial resilience and provides flexibility for future mission and maintenance needs.

Looking ahead to 2026, 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 £2,907. We are not anticipating any significant changes to our core income and expenditure.

Gael Gotin
Treasurer

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, churchwardens, Southwark Pastoral Auxiliary, 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 a number of committees each dealing with a particular aspect of parish life. These committees, which include the Standing Committee, Finance group 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.

Ex Officio members:

<i>Incumbent:</i>	Revd. Sarah Jamieson Simpson
<i>Curate</i>	Revd. Rachel Gardner
<i>Warden(s):</i>	Pauline Gitagia and Patrick Ramsey
<i>Representatives on the Deanery Synod:</i>	Nina Whitehouse

Elected and co-opted members:

Angela Benjamin	(co-opted until April 2026)
Godfrey Gowa	(until April 2027)
Rob Glass	(until April 2026)
Tolu Ladejobi	(until April 2027)
Joyce Lynch	(until April 2028)
Archie Montefiore	(until April 2027)
Elaine Owen	(until April 2028)
Lorraine Thomas	(until April 2028)
Marcia Crow	(until April 2028)
Gael Gotin	(until April 2028)

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

This report was approved by the PCC on 9th April 2025

Signed by Revd Sarah Simpson on 11th April 2025



Immanuel and St Andrew Annual Report 2025

Immanuel & St. Andrew, Streatham Balance Sheet as at 31 December 2025

	Note	2025	2024
		£	£
FIXED ASSETS			
Tangible and Inalienable	4	31,241	5
CURRENT ASSETS			
Debtors	5	5,774	14,794
Cash at Bank and in Hand		158,535	139,548
		<u>164,309</u>	<u>154,342</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR			
Creditors and accruals	6	<u>2,409</u>	<u>8,341</u>
		161,900	146,001
NET ASSETS		<u>193,141</u>	<u>146,006</u>
FUNDS			
General Fund	7	167,278	129,558
Designated Funds	7	22,868	13,157
Restricted Funds	7	2,995	3,291
		<u>193,141</u>	<u>146,006</u>

Approved by the PCC and signed on its behalf on



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 2025

		Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2025	TOTAL FUNDS 2024
	Note	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	2(a)	78,727	3,996	2,350	85,073	97,820
Activities for generating funds	2(b)	4,481	0	0	4,481	4,765
Income from investments	2(c)	1,058	0	0	1,058	1,629
Income from church activities	2(d)	57,484	0	0	57,484	63,371
Other income	2(e)	25,410	0	0	25,410	0
TOTAL INCOME AND ENDOWMENTS		167,159	3,996	2,350	173,505	167,585
EXPENDITURE						
Church activities	3(a)	118,567	(5,715)	13,519	126,371	146,619
TOTAL EXPENDITURE		118,567	(5,715)	13,519	126,371	146,619
TRANSFER OF FUNDS		(10,873)	0	10,873	0	0
SURPLUS / (DEFICIT) FOR THE YEAR		37,720	9,711	(296)	47,135	20,966
BALANCES BROUGHT FORWARD AT 1 JANUARY 2025	8	129,558	13,157	3,291	146,006	125,040
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025	8	167,278	22,868	2,995	193,141	146,006

Notes to the Financial Statements for the year ended 31 December 2025

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 2025 to 31 Dec 2025

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.

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 and shown as a creditor in 'Creditors and Accruals' 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.

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)**2. INCOME AND ENDOWMENTS**

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2025	TOTAL FUNDS 2024
	£	£	£	£	£
2(a) Voluntary income					
Planned giving	42,429	0	0	42,429	38,330
Collections	1,566	0	0	1,566	1,676
Charitable giving	0	0	118	118	332
CAF	0	0	0	0	1,200
Donations	5,742	0	388	6,130	7,755
Donations - Give to go Green	0	0	44	44	4,217
Donations - Lower Room Refurbishment	0	0	0	0	2,400
Donations - Tech Fund	0	3,996	0	3,996	2,664
Grants	4,511	0	0	4,511	4,900
Grants - Foodbank Hub	0	0	1,800	1,800	0
Income tax recoverable	9,319	0	0	9,319	14,018
Legacy	15,160	0	0	15,160	20,128
	78,727	3,996	2,350	85,073	97,620
2(b) Activities for generating funds					
Fundraising	41	0	0	41	0
Hire of Church	4,440	0	0	4,440	4,765
	4,481	0	0	4,481	4,765
2(c) Income from investments					
Interest	1,058	0	0	1,058	1,629
	1,058	0	0	1,058	1,629
2(d) Income from church activities					
Community Hall Hire	55,895	0	0	55,895	53,236
Catering & Social Events	0	0	0	0	8,087
Fees	1,589	0	0	1,589	2,248
	57,484	0	0	57,484	63,571
2(e) Other Income					
Insurance Claim	25,040	0	0	25,040	0
Other	370	0	0	370	0
	25,410	0	0	25,410	0
TOTAL INCOME AND ENDOWMENTS	167,159	3,996	2,350	173,505	167,585

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)

3. EXPENDITURE

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL FUNDS 2025	TOTAL FUNDS 2024
	£	£	£	£	£
3(a) Church activities					
Missionary and charitable giving:					
Home					
- Children's Society	0	0	118	118	172
- Love Streatham	0	0	0	0	250
- Immanuel & St Andrew School	0	0	0	0	300
- Toilet twinning	190	0	0	190	0
- Winter Shelter	0	0	0	0	203
- Simeon's Trustees	0	0	0	0	200
Overseas					
- Gaza Appeal	0	0	0	0	160
	190	0	118	308	1,285
Ministry					
Diocesan Parish Support Fund	51,000	0	0	51,000	48,000
Clergy Expenses	1,251	0	0	1,251	738
Diocesan Fees	1,120	0	0	1,120	1,438
Gifts	0	0	388	388	0
Mission and Evangelism Costs	1,135	0	0	1,135	906
Musician Fees	960	0	0	960	880
Thy Kingdom Come	0	0	0	0	48
Upkeep of Services	1,019	0	0	1,019	1,140
Vicar's Discretionary Costs	0	0	199	199	175
Administration					
Parish Office Costs	3,951	0	0	3,951	3,079
Wages and Salaries	11,992	0	0	11,992	9,943
Examination Fee	350	0	0	350	320
Social					
Catering & Social Events	0	876	0	876	6,921
Property					
Cleaning	7,891	0	0	7,891	7,676
Waste Disposal	698	0	0	698	686
Insurance Premiums	4,413	0	0	4,413	4,276
Utilities (Gas, Water, Electricity)	9,277	0	0	9,277	6,564
Building Improvement Works	0	0	0	0	7,641
Lower Room Refurbishment	0	0	0	0	15,201
Maintenance Church	20,439	0	0	20,439	17,491
Major Repairs Church	0	0	0	0	1,532
Major Repairs Hall	2,880	0	0	2,880	0

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)**3. EXPENDITURE (Continued)****Give to go Green**

Lighting	0	0	10634	10,634	0
Tech					

AV Project - Depreciation	0	3,471	0	3,471	0
AV Project - Transfer to Tangible Fixed Assets	0	(10,090)	0	(10,090)	10,090
Other expenses	0	28	0	28	0

Christmas Outreach

Activities	0	0	306	306	283
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Foodbank Hub Fund

Foodbank Hub costs	0	0	1,691	1,691	97
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Children's Ministry

Activities	0	0	183	183	209
	118,567	(5,715)	13,519	126,371	146,619

TOTAL EXPENDITURE

	118,567	(5,715)	13,519	126,371	146,619
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4. TANGIBLE AND INALIENABLE FIXED ASSETS**Furnishings,
Fittings &
Equipment
£****COST**

at 1st January 2025	24,615
Additions	34,707
at 31st December 2025	59,322

DEPRECIATION

at 1st January 2025	24,610
Charge for the year	3,471
at 31st December 2025	28,081

NET BOOK VALUE

at 31st December 2025	31,241
at 31st December 2024	5

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)

5. DEBTORS

	2025	2024
	£	£
Accrued income	3,622	9,184
Income tax recoverable	1,845	4,772
Prepayments	307	838
	<u>5,774</u>	<u>14,794</u>

6. CREDITORS AND ACCRUALS

	2025	2024
	£	£
Charitable giving	89	23
Deferred income	1,080	625
Accounts Payable	0	368
Accruals	1,240	7,325
	<u>2,409</u>	<u>8,341</u>

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)**7. FUND DETAILS**

The Unrestricted funds comprise the following:

	Balance as at 1 Jan 2025	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2025
	£	£	£	£	£	£
General Fund	129,558	167,159	118,567	48,593	(10,873)	167,278
	129,558	167,159	118,567	48,593	(10,873)	167,278

The Designated funds comprise the following:

	Balance as at 1 Jan 2025	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer of Funds	Balance as at 31 Dec 2025
	£	£	£	£	£	£
Property Fund	3,216	0	0	0	0	3,216
Social Fund	2,604	0	821	(821)	0	1,783
Tech Fund	6,005	3,996	(6,591)	10,587	0	16,592
Youth Fund	1,332	0	55	(55)	0	1,277
	13,157	3,996	(5,715)	9,711	0	22,868

ANALYSIS OF DESIGNATED FUNDS

	Property Fund	Social Fund	Tech Fund	Youth Fund	Total
	£	£		£	£
Balance as at 1st January 2025	3,216	2,604	6,005	1,332	13,157
Income and Endowments					
Donations	0	0	3,996	0	3,996
	0	0	3,996	0	3,996
Expenditure					
AV Project - Deposit to Fixed Assets	0	0	(10,090)	0	(10,090)
AV Project - Depreciation	0	0	3,471	0	3,471
Microphone Stand	0	0	28	0	28
Catering & Social Events	0	821	0	55	876
	0	821	(6,591)	55	(5,715)
Transfer of funds	0	0	0	0	0
Balance as at 31st December 2025	3,216	1,783	16,592	1,277	22,868

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)**7. FUND DETAILS (Continued)**

The Restricted funds comprise the following:

	Balance as at 1 Jan 2025	Income and endowments	Expenditure	Surplus / (Deficit)	Transfer Of Funds	Balance as at 31 Dec 2025
	£	£	£	£	£	£
Vicar's Discretionary Fund	731	0	199	(199)	0	532
Children's Ministry	215	0	183	(183)	0	32
Inalienable Assets Fund	5	0	0	0	0	5
Christmas Outreach Fund	23	0	306	(306)	283	0
Charitable Giving and Gifts	0	506	506	0	0	0
Foodbank Hub	2,265	1,800	1,691	109	0	2,374
Give to Go Green	0	44	10,634	(10,590)	10,590	0
Thy Kingdom Come	52	0	0	0	0	52
	3,291	2,350	13,519	-11,169	10,873	2,995

Notes to the Financial Statements for the year ended 31 December 2025 (Continued)

7. FUND DETAILS (Continued)

ANALYSIS OF RESTRICTED FUNDS

	Vicar's Discretionary Fund	Children's Ministry	Inalienable Assets Fund	Christmas Outreach	Charitable Giving and Gifts	Foodbank Hub	Give to Go Green	Thy Kingdom Come	Total
	£	£	£	£	£	£	£	£	£
Balance as at 1st January 2025	731	215	5	23	0	2,265	0	52	3,291
Income and Endowments									
Children's Society	0	0	0	0	118	0	0	0	118
Donations	0	0	0	0	388	0	44	0	432
Grants	0	0	0	0	0	1,800	0	0	1,800
	0	0	0	0	506	1,800	44	0	2,350
Expenditure									
Children's Society	0	0	0	0	118	0	0	0	118
Donation / Gifts	199	0	0	0	388	0	0	0	587
Activities	0	183	0	0	0	0	0	0	183
Christmas Publicity	0	0	0	306	0	0	0	0	306
Foodbank Hub Expenses	0	0	0	0	0	1,691	0	0	1,691
Lighting	0	0	0	0	0	0	10,634	0	10,634
	199	183	0	306	506	1,691	10,634	0	13,519
Transfer of funds	0	0	0	283	0	0	10,590	0	10,873
Balance as at 31st December 2025	532	32	5	0	0	2,374	0	52	2,995

8. RELATED PARTY TRANSACTIONS

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