

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW GREAT ILFORD

England & Wales · Charity number 1132483

## Details

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Other names	ST ANDREW PCC, GREAT ILFORD, ST ANDREWS FAMINE RELIEF FUNDS
Status	Registered
Legal form	Previously excepted
Registered	2009-11-05
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Website	<a href="http://www.standrewsilford.org">www.standrewsilford.org</a>

## Activities

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**Objects:** Promoting in the ecclesiastical parish the whole mission of the Church.

**Activities:** Saint Andrew's exists to spread the Good News of Jesus, and to be a haven of Welcome, Fellowship and Care for All People.

## Classification

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- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Redbridge

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-12-31	£195,950	£248,287	-	-
2024-12-31	£173,404	£205,743	-	-
2023-12-31	£200,785	£236,914	-	-
2022-12-31	£231,198	£167,790	-	-
2021-12-31	£103,454	£110,963	-	-
2020-12-31	£89,967	£125,870	-	-

## Trustees

Name	Role	Appointed
<b>Rev Riaz Mubarak</b>	Chair	2025-04-02
ANGELA MARGARET NORWOOD		2019-04-28
Azeem Bhatt		2024-05-23
BARRY SHORTTE		2017-04-30
ELLEN VIRGINIA MATHESON HARLEY		2014-05-29
GARY DAVID EUGENE HARLEY		2012-01-16
George Samuel Onyango		2023-05-18
HAYLEY MORRIS		
JOY MORTIMER		
MARGARET JOAN SMITH		
MARION PANK		
MICHAEL LEROY WILLIAMS		
Michael Dean		2023-05-18
Ritesh Kumar		2023-05-18
Roger John Norwood		2019-04-28
SAMMY ZAR		2013-04-14
Suleman Akhtar		2023-05-18
WILLIAM DUNCAN PATERSON		
William Masih		2023-05-18

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# Accounts

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# **ST ANDREW'S CHURCH GREAT ILFORD**

The Drive, Ilford, Essex  
Charity Registration No 1132483  
[www.standrewsilford.org](http://www.standrewsilford.org)

## **Annual Report and Financial Statements of the Parochial Church Council for the year ended 31<sup>st</sup> December 2025**

**Vicar**

*Revd Canon Riaz Mubarak*

**Associate Priest**

*The Revd Hayley Morris*

**Churchwarden**

*Mr Gary Harley*

**Churchwarden**

*Mr Suleman Akhtar*

**Bank**

*Nat West*

*Ilford Hill, Ilford, Essex*

**Independent Examiner**

*Mr Derek Weist*

**Hon Treasurer**

*Mr Michael Williams*

**Hon Secretary**

*Mrs Marion Pank*

*St Andrew's exists to spread the good news of Jesus and to be a haven of  
welcome, fellowship and care for all people.*

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FINANCIAL STATEMENTS  
OF THE PAROCHIAL CHURCH COUNCIL  
for the year ended 31st December 2025**

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## ANNUAL REPORT AND ACCOUNTS OF THE PAROCHIAL CHURCH COUNCIL 2025-2026

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 of St Andrew's Church has the responsibility of cooperating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church site.

### PCC MEMBERSHIP 2025-2026

Members of the PCC are either ex officio or elected for a period of three years by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year, the following served as members of the PCC:

STATUS	NAME	UNTIL APCM – YEAR
<b>Ex Officio</b>		
Vicar	Revd Canon Riaz Mubarak	
Associate Priest	Revd Hayley Morris	
Churchwarden/Deanery Synod	Gary Harley	2029/2026
Churchwarden	Suleman Akhtar	2030
Organist/Choirmaster	Duncan Paterson	
Deanery Synod	Marion Pank	2026
Deanery Synod	Margaret Smith	2026
<b>Elected Members</b>		
	Azeem Bhatti	2027
	Michael Dean	2026
	Ellen Harley	2027
	Ritesh Kumar	2026
	William Masih	2026
	Joy Mortimer	2026
	Angela Norwood	2027
	Roger Norwood	2027
	Isaac Okafor	2027
	George Onyango	2026
	Michael Williams	2026
	Shaheen Zar	2027

Members of the PCC are aware of potential risks, both financial and otherwise that might occur either in the church or in the adjoining halls and have taken appropriate action to control and minimise these risks.

## **COMMITTEES**

**Standing and Finance:** This is the only committee required by Law. It has power to transact the business of the PCC between meetings, subject to any directions given by the Council.

**St Andrew's Famine Fund Committee (STAFF):** This committee meets regularly and submits reports to PCC with recommendations for recipient charities for monies raised.

**Morning Congregation Mission and Worship Committee (formerly Worship Committee):** This committee meets regularly and submits reports to PCC.

**Asian Management Committee** meets regularly.

**Executive Committee** comprising members of the Asian Congregation and the 10.30 am Congregation meets as needed.

## **CHURCH ELECTORAL ROLL**

In line with Church Representation Rules, the Electoral Roll has been revised and we now have **173** members. Of these **24** reside within the parish and **149** outside the parish.

**Ellen Harley**  
*Electoral Roll Officer*  
*April 2026*

## **CHURCH ATTENDANCE**

Average church attendance in the past year has been 131 adults and 15 children (these figures include both our Morning and Asian Congregations).

**Gary Harley**  
*Churchwarden*

## **PCC REVIEW**

Since the last APCM the full PCC has met on 6 occasions. At the time of writing this report its last meeting of the year will be held in April prior to the APCM. The Standing and Finance Committee has met on 8 occasions (4 planned and 4 extraordinary meetings). The Mission and Worship Committee has met 4 times and the Famine Fund Committee 3 times.

As usual the first full PCC meeting of the church year, which began with a short service of Holy Communion, dealt with business matters regarding appointment of officers, constitution of committees, cheque signatories, trusteeship and the review of policies/risk assessments as listed below (all policies are available on the church website). The next review will be in May 2026.

- Children and Communion- currently under review.
- Disability Access Policy – currently under review.
- Policy for Use of and Access to Halls whilst being used by Pre-School.
- Health and Safety.
- Lone Worker.
- Church Fire Risk Assessment.
- Privacy Notice/Data Protection
- Safeguarding Policy and Practice Guidance  
[www.churchofengland.org/more/safeguarding/policy-practice-guidance](http://www.churchofengland.org/more/safeguarding/policy-practice-guidance).
- Non-clergy Safeguarding Officers:
  - Duncan Paterson (Morning Congregation)
  - Ritesh Kumar (Asian Congregation).
- Eucharistic Assistants' Policy.

All members of PCC have completed Safeguarding training and have done Trustee Eligibility declarations which are required as we are a registered charity.

Standard items for PCC meetings include a time of reflection on a specific topic, committee reports, reports from Deanery Synod, reports from our Asian congregation and safeguarding.

**FINANCE:** Reports are received from our Treasurer Michael Williams at each PCC and Standing and Finance meeting and thanks must be given to him for the enormous amount of work he does, his diligence and attention to detail.

Pages 9 to 25 give details of our finances (Morning and Asian Congregations) to 31.12.25 together with a report from our Independent Examiner. We continue to be thankful that we have been able to pay our full share of the Family Purse (Parish Share)(£82,767) which would not be possible without taking monies from our legacy funds.

We have continued our tradition of annual charitable giving in addition to various fund-raising activities at coffee mornings and special events (See also Famine Fund report page 30).

**PREMISES:** Please see Churchwardens' report on page 27.

**WORSHIP:** We have continued our traditional pattern of worship each month, with services of Holy Communion held on three Sundays (one of these being "Sung") and Morning Worship on the other Sunday. When there is a fifth Sunday in the month we have a service of Praise and Worship – sometimes "Songs of Praise". On special occasions the morning and afternoon congregations join together for services of a celebratory nature.

We continue to be grateful to our Vicar, Revd Canon Riaz Mubarak and Associate Priest, Revd Hayley Morris for their care and leading us in our worship. Having been asked by our Area

Dean to preach and preside at churches in the deanery who are in interregnum, Revd Hayley has also been helping in this way.

Lay involvement in our services must also be recognised as we are fortunate to have several members of the congregation who read lessons and lead intercessions and three members who lead services.

Regarding music as an important way of expressing our praise and worship, we thank our choir who week by week enthusiastically lead our singing, under the expert leadership of our Organist and Choirmaster, Duncan Paterson.

The Morning Congregation Mission and Worship Committee (formerly Worship Committee) meets regularly to review and plan services and reports back to PCC.

**THANKS** are due to all those who voluntarily give of their time and talents to help keep our church running smoothly. The work of our Churchwardens – Gary and Suleman -largely goes un-noticed apart from involvement in our Sunday services, but encompasses so much that enables the church to actively function.

We sincerely thank all those who act as stewards, all those who prepare and serve refreshments at the end of services and all who willingly come to assist with cleaning and, according to the season, decorating the church. Also to everyone else who contributes in any way to the smooth running of the church. Finally, we thank all those who attend our services throughout the year, whether that be in person in church or joining us on Facebook transmissions.

We pray for the guidance of the Holy Spirit as we go forward into the next year, remembering the prayer we say each Sunday at the start of our services:

God of mission  
Who alone brings growth to your church,  
Send your Holy Spirit to give Vision to our planning  
Wisdom to our actions  
Joy to our worship  
And power to our witness  
Help our church to grow in numbers, In spiritual commitment to you,  
And in service to our local community,  
Through Jesus Christ our Lord. Amen.

**Marion Pank**  
*Hon PCC Secretary*

## **ASIAN CONGREGATION – Reporting period 1<sup>st</sup> January – 31<sup>st</sup> December 2025**

The Asian Congregation has been praising and worshipping at St Andrew's for the last 16 years, in harmony with the Morning Congregation, under the umbrella of the Church of England. The Asian congregation is a 'gathered congregation', composed mainly, but not exclusively so, by expatriate Pakistani Christians. Some expatriate Indian Christians also attend the church and together take part in all church-related activities. Families travel from all over Greater London. Its management and finance committees operate on an independent basis, but the PCC is regularly updated on its activities. The financial accounts are audited and examined, along with those of the Morning Congregation, by the same independent examiner. Half (6) of the elected members on the PCC are drawn from the Asian Congregation, two of whom also serve on the Standing and Finance Committee.

The congregation's numbers have been steadily increasing over the years. On average, around 100 adults and 20 children worship on Sunday afternoons. First and 3<sup>rd</sup> Sundays (respectively using the Urdu and English liturgy) are dedicated as Holy Communion Services. Once a month, an Urdu-speaking minister (mainly ordained in the Church of England) is also invited to preach. After the Sunday services, substantive refreshments are arranged by dedicated volunteers to facilitate community cohesion and to promote a family atmosphere. Key services, such as Christmas, New Year and Easter, attract between 350 – 400 worshippers. All major services follow with a meal in the hall.

Our services and other key events are relayed live on Facebook and are viewed by 2500/3000 people all over the world. At the time of writing this report, we had 120 families as fully paid-up members of the congregation, and approximately 100 members are also on St Andrew's electoral roll. We have an active Ladies' Group, a Prayer Group, a Youth Group, Bible study programmes and a thriving junior church. Our choir, composed of talented leaders and members, is appreciated and praised by those attending our services and also attracts complimentary comments online. Similarly, the services led by our Prayer Group, which hold distinctive services on a bi-monthly basis on Saturdays, also receive positive and complimentary comments.

The joint services with the Morning Congregation are collaboratively organised. During the reporting period, the induction of Rev Riaz, Maundy Thursday, and the Carol Service were efficiently held.

We are considered the largest congregation of its kind in the UK. By virtue of this recognition, the congregation is instrumental in lobbying through the Pakistan High Commission for changes affecting the Christians in Pakistan, such as forced conversions, false blasphemy-related charges and discriminatory policies. At a Christmas celebration programme at the High Commission on 11<sup>th</sup> December 2025, the chair of the management committee, Sammy Zar, was introduced to the High Commissioner as a key member of the Pakistani Christian diaspora in the UK.

**Below is the summary of some of the key events within the reporting period, in chronological order:**

### **New Year's Service – 1<sup>st</sup> January 2025**

The service was well attended by over 350 worshippers. The Archdeacon of Doncaster, the Venerable Javed Iqbal, delivered the sermon. Sunday school teacher, Mrs Mary Elahi, arranged the indoor games, mainly for the children. As usual, raffle tickets were sold to raise funds for the charity, REMIT. A few were lucky in winning a good selection of prizes, but inevitably many were disappointed but content with contributing to a good cause.

### **Fundraising for Cancer Research UK – 2<sup>nd</sup> February 2025**

Some Youth Group members organised a fantastic cake bake sale after the service, and with a donation of £400 from the congregation funds over £905.00 were raised.

### **Mothering Sunday – 30<sup>th</sup> March 2025**

This is a very popular annual service among mothers and their children. The service is led, and all parts of the service, including the collection of offering is dedicated to mothers and having been presented with a bouquet, they are served with a meal by the father in the hall. Sixty-three mothers received the bouquets.

### **Rah –E- Saleeb (The path of the Cross) – Saturday, 5<sup>th</sup> April 2025**

This event was held in the hall. The programme is essentially organised and arranged for the preparation of Holy Week and included traditional sombre hymns and relevant scripture readings.

### **Palm Sunday, Good Friday and Easter Services – April 2025**

The **Palm Sunday Service**, as usual started with a procession outside the church with palm crosses and fresh palm leaf branches, which act as a huge witness to the community in the vicinity, passers-by, and the traffic, to highlight the fact that Christianity is not just the preserve of the local white population. People travelling on buses are seen taking their phone cameras out. Some are usually surprised to see the Asian family associated with the church.

On **Good Friday's Service**, various speakers from within the congregation spoke briefly on a chosen Saying of Christ on the Cross. Rev Canon Riaz Mubarak wrapped up the Sayings with the 7<sup>th</sup>.

The **Easter Day Holy Communion Service** had a record attendance. An estimated 400 attended. A meal followed, which presented a strategic challenge to serve all, but it was managed well. As usual, children were presented with Easter Eggs.

### **Father's Day – 15<sup>th</sup> June 2025**

This service mirrored the Mothering Sunday events, and 56 fathers were presented with gifts.

### **Seaside Trip to Clacton –on- Sea – Saturday, 2<sup>nd</sup> August 2025**

Two big coaches and over 10 cars full of the Asian Congregation members, especially their children, enjoyed themselves. On the way, psalms were sung in the coaches, with live feed on Facebook, bearing witness to others.

### **Annual General Meeting – 31<sup>st</sup> August 2025**

Around 96 members and 8 observers attended the meeting. Twelve members of the management committee, including office bearers, were elected, and the audited financial accounts were approved. A special resolution was passed to request the senior officials within the Chelmsford Diocese to, given our global ministry, streamline the process of granting permission to preach.

### **Achievement Awards - 9<sup>th</sup> November 2025**

This year, the event was organised after 2 years. Twenty-six recipients (mainly congregation members and some from the wider community) received the awards after the service, which was led by the Youth Group. The awards ranged from 2 GCSE high achievers, many graduates, professional achievers (including hospital consultants), to post-graduates (including one PhD), and one accomplished businessman was proud to receive an award in recognition of their Achievements by the community. This was a very well-attended event, with over 200 people attending.

### **15<sup>th</sup> Anniversary Celebrations – 7<sup>th</sup> December 2025**

This was another well-attended service. Some clergy members who have been regularly preaching to the Asian Congregation, especially in the interregnum, were invited to the celebration and were presented with shields to thank them and mark the occasion. The Rev Napoleon John, an Associate Minister of the congregation during its infancy, a former incumbent, Rev Canon Marie Segal, and Rev James Gilder (the Area Dean) were among the notable guests. The Congregation was made aware of the history of its establishment and development in detail. Following the service, a cake was cut to mark the occasion and a meal was served.

### **Christmas Day Service – 2025**

This was another well-attended service. Over 350 attended, followed by dinner in the hall, where children were presented with presents by a Santa Claus. Rev Canon Riaz Mubarak delivered the sermon.

Any suggestions for activities and positive criticisms towards enhancing our core activities in enhancing the services and ideas to promulgate the Good News will be gratefully accepted from any recipients of the report.

**Sammy Zar**  
**Chairperson**

## **SAFEGUARDING**

We have, as a PCC, adopted the Church of England's National Safeguarding Policy which includes safeguarding of children, young people and adults. Duncan Paterson is Safeguarding Officer for the Morning Congregation and Ritesh Kumar for the Asian Congregation.

Safeguarding posters and photographs of Duncan and Ritesh are on display in church and in the church hall.

Both Duncan and Ritesh attended all-day training for Safeguarding Leadership at Chelmsford Cathedral Chapter House on 6th of February 2025, for which they both received a certificate.

On the 13<sup>th</sup> April 2025 there were some concerns about the arrangements for the attendance of a Residential Home during services. This was resolved by Duncan visiting the home on two occasions and it is wonderful to see them attending week by week.

There have been rough sleepers in the church grounds. This was a cause for concern because of pre-school children and their parents witnessing them sleeping as they passed by. One particular sleeper was aggressive to pre-school staff. Duncan arranged a meeting with the Rev. Hayley, the pre-school staff and the police on the 17<sup>th</sup> September 2025.

Duncan said that each time there had been rough sleepers he had contacted Streetlink. He had also contacted Jason from the community police. Where he had seen the sleepers he had given advice about the Welcome Centre with other useful numbers.

After this meeting the police have checked the site daily on their patrols. It was discussed that to stop the sleepers climbing the fence into the play area we should fix a trellis to dissuade them from climbing over. This has been fitted by Jane Atwell. Also, that if we find any unattended belongings in the church grounds we should dispose of them. This is being done as we see them.

Although recently there has been some evidence of belongings being left and the police continue to check the site, as yet we have not had any rough sleepers since. However, come the warm weather there may be a problem. Jane Atwell has cleared the bushes around each bench so that the sleepers will be more visible.

On 14<sup>th</sup> November 2025 Duncan was notified that St Andrews has moved to Level 2 on the Diocesan Safeguarding Dashboard as a result of information supplied to them..

Ritesh and Duncan continue to work together and any issues about each congregation are discussed by them with the Vicar as directed by the diocesan safeguarding people.

***Duncan Paterson and Ritesh Kumar***  
***Safeguarding Officers***

## LEGACY EXPENDITURE REPORT 2025

At the end of the year, the PCC feel it important to give an update about the use of the generous legacies received in recent years, which is as below. Please feel free at any time to speak to any member of PCC – list on PCC board at back of church – if you want to know anything more about this. The priorities listed for the Grace Crowson, Norman Harlow, Joyce Fuller, Margaret Riddelsdell, and Jenny Tripp legacies were as a result of full congregational consultation, whilst Restoration of the Church Triptych was the specific expenditure request of Marie Spencer’s legacy. Consultation regarding the use of Mike Spencer and Mary Martin legacies will be held in the future.

### GRACE CROWSON LEGACY - £84,240.46 £1,682.43 AS AT 31<sup>st</sup> DECEMBER 2024

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
Chapel Door – (Completed 9.11.16)	£18,000	£17,476.80
Coffee Area at back of church (completed 2014)	£7,500	£ 5,484.51
Organ repairs (completed 2014)	£8,000	£ 8,220.00
Church Hall redecoration – architect costs to October 2017, redecoration of ground floor completed October 2017, (upper floor and office redecoration still outstanding).	N/A	£16,821.50 (to date)
Pew Cushions (Completed 2015)	£9,000	£ 7,606.37
Sanding/Repolishing of Church wooden flooring (Completed July 2020)	N/A	£ 7,980.00
Sanding/Repolishing of Hall wooden flooring (Completed August 2022)	N/A	£ 7,176.00
New main hall curtains and installation, including new tracks and pulleys (Completed October 2022)	£5,415	£ 6,792.85
Legacy contribution to everyday costs in 2024	N/A	£ 5,000.00
Legacy contribution to everyday costs in 2025	N/A	£ 1,682.43
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2025 - £84,240.46</b>		
<b>LEGACY FUNDS REMAINING - £Nil</b>		

### MARIE SPENCER LEGACY - £20,171.26 £418.31 AS AT 31<sup>st</sup> DECEMBER 2024

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
Repair/re-gilding of alter Triptych – Completed 3rd December 2019	£18,000	£18,825.14
Electrical re-wiring/new lighting for Triptych	N/A	£ 800.00
Commemorative plaques for Triptych restoration and new Church Audio & Visual Systems – Purchased March 2020	£106.00	£ 106.00
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2025 - £19,731.14</b>		
<b>LEGACY FUNDS REMAINING - £440.12 (£21.81 CBF deposit account interest apportioned in 2025 to remaining restricted £418.31 funds on CBF deposit account on 31 December 2025)</b>		

**NORMAN HARLOW LEGACY - £281,682.03  
£200,382.70 AS AT 31<sup>st</sup> DECEMBER 2024**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
JMA Garden Design Grounds Maintenance during 2019 (per Church grounds 5-year maintenance plan approved by PCC 2019)	<b>£5,725.60</b>	<b>£ 1,353.50 (5 invoices)</b>
Pruning of Trees and Shrubs (September 2019)	<b>N/A</b>	<b>£ 90.00</b>
50% of Installation of new Church Audio & Visual Systems (Completed November 2019)	<b>£25,000</b>	<b>£20,670.00</b>
JMA Garden Design Grounds Maintenance during 2020 (per Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 927.89 (5 invoices)</b>
Diocese 2020 Parish Share 2020 £23,516.46 balance payment approved by PCC November 2020 – 50% of balance payment (December 2020)	<b>N/A</b>	<b>£ 11,758.23</b>
JMA Garden Design Grounds Maintenance during 2021 (per Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 884.00 (5 invoices)</b>
Diocese 2021 Parish Share 2021 £24,398.01 balance payment approved by PCC November – 29.51% of balance payment (December 2021)	<b>N/A</b>	<b>£ 7,199.01</b>
JMA Garden Design Grounds Maintenance during 2022 (per Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 672.00 (4 Invoices)</b>
JMA Garden Design Grounds Maintenance during 2023 (per Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 1,449.00 (8 invoices)</b>
50% of Hall major replacement costs (New hall boiler installed 30 October 2023 (total £21,984.00), replacement hall doors installed 26 November 2023 (total £10,607.40)	<b>N/A</b>	<b>£16,295.70</b>
JMA Garden Design Grounds Maintenance during 2024 (per Church grounds 5-year maintenance plan, 2 <sup>ND</sup> cycle 2024-28)	<b>N/A</b>	<b>£ 1,581.00 (5 invoices)</b>
Legacy contribution to everyday costs in 2024	<b>N/A</b>	<b>£18,419.00</b>
JMA Garden Design Grounds Maintenance during 2024 (per Church grounds 5-year maintenance plan, 2 <sup>ND</sup> cycle 2024-28)	<b>N/A</b>	<b>£ 1844.00 (5 Invoices)</b>
Legacy contribution to everyday costs in 2025		<b>£29,926.91</b>
<b>TOTAL EXPENDITURE AS AT 31 December 2025 - £113,070.24</b>		
<b>LEGACY FUNDS REMAINING - £168,611.79</b>		

**JOYCE FULLER LEGACY – £201,790.95**  
**£125,868.02 AS AT 31<sup>st</sup> DECEMBER 2024**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
50% of Installation of new Church Audio & Visual Systems (Completed November 2019)	<b>£25,000</b>	<b>£20,670.00</b>
Diocese 2020 Parish Share 2020 £23,516.46 balance payment approved by PCC November 2020 – 50% of balance payment (December 2020)	<b>N/A</b>	<b>£11,758.23</b>
Diocese 2021 Parish Share 2021 £24,398.01 balance payment approved by PCC November – 29.51% of balance payment (December 2021)	<b>N/A</b>	<b>£ 7,199.00</b>
50% of Hall major replacement costs (New hall boiler installed 30 October (total £21,984.00), replacement hall doors installed 26 November (total £10,607.40)	<b>N/A</b>	<b>£16,295.70</b>
Legacy contribution to everyday costs in 2024	<b>N/A</b>	<b>£20,000.00</b>
Legacy contribution to everyday costs in 2025	<b>N/A</b>	<b>£29,926.91</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2024 - £105,849.84</b>		
<b>LEGACY FUNDS REMAINING - £95,941,11</b>		

**MARGARET RIDDELSDELL LEGACY - £500.00**  
**£79.71 AS AT 31<sup>st</sup> DECEMBER 2024**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
New bibles purchased for church (Oct 2021)	<b>N/A</b>	<b>£255.80</b>
Children’s Books for church and Easter-related materials	<b>N/A</b>	<b>£164.49</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2024 - £420.29</b>		
<b>LEGACY FUNDS REMAINING – £79.71</b>		

**JENNIFER TRIPP LEGACY - £143,958.62**  
**£123,958.62 AS AT 31<sup>st</sup> DECEMBER 2024**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
Legacy contribution to everyday costs in 2024	<b>N/A</b>	<b>£20,000.00</b>
Legacy contribution to everyday costs in 2025	<b>N/A</b>	<b>£29,926.91</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2024 - £49,926.91</b>		
<b>LEGACY FUNDS REMAINING – £94,031.71</b>		

**MIKE SPENCER LEGACY - £30,000.00 (RECEIVED APRIL 2025)**  
**£30,000.00 AS AT 30<sup>th</sup> APRIL 2025**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2025 - £Nil</b>		
<b>LEGACY FUNDS REMAINING – £30,000.00</b>		

**MARY MARTIN LEGACY - £1,000.00 (RECEIVED JUNE 2025)****£1,000.00 AS AT 30 JUNE 2025**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2025 - £Nil</b>		
<b>LEGACY FUNDS REMAINING – £1,000.00</b>		

**FINANCIAL REVIEW**

Total income of £195,950 was generated, an increase of £22,546 on last year. £191,262 was unrestricted, with the remaining £4,688 restricted. Planned giving (donations by direct debit, bankers' order, and envelope giving) decreased by £373 to £47,202. Donations and appeals income amounted to £4,545 a decrease of £1,596 on last year. Loose plate collections totalled £24,610, an increase of £2,144. Income tax recovered from gift aided donations raised £8,941 (£4,040 received from unrestricted donations, £4,102 from designated donations, and £799 from restricted donations). Bank and Building Society interest totalled £21,814, a decrease of £5,312 on last year. Church Hall Lettings (part of income from church activities) generated £41,271, a decrease of £1,271. Other income represents £14,975 telephone mast rental income and £40 sundry receipts.

Total expenditure was £248,287 an increase of £42,544 on last year. The diocesan parish contribution (diocesan family purse) during the year was £ 82,767. Expenses for the upkeep of the churchyard were £2,901 a decrease of £1,971. Church running costs were £54,581, up £701, whilst Church and Vicarage maintenance costs were £21,508, up £8,780. Church Hall running expenses increased by £427 to £37,346. Church Hall maintenance costs increased by £24,307 to £28,258. Missionary and Charitable giving (donations) for the year was £12,799 (specific charitable fund-raising in church for various charities not recorded in the church financial statement totalled £1,467). The Curate's house maintenance, repairs and insurance costs were £5,122, up £243.

The net movement in funds from all income and expenditure was minus £52,337 (a deficit increase of £19,999 compared with last year's £32,339 deficit) which is represented by the movement in short term deposits, cash at bank and in hand, debtors, and creditors.

Total funds held consequently decreased by £52,337 from £558,969 at the start of the year to £506,632. The total funds consist of £503,056 of unrestricted funds (£448,824 in the General Fund, with the remaining £54,232 relating to funds designated by the PCC for specific purposes, namely the Asian Congregation, Hall General, Flower and Grounds, Youth Work, Training, Office Equipment, and Music Funds) and £3,575 restricted funds (Famine, Vicar's Discretionary, Sound System, Organ Restoration and Marie Spencer Legacy Funds).

The PCC has a policy to try to ensure that sufficient unrestricted reserves are held to cover six months' average running costs. The actual unrestricted reserves position for the year was sufficient to cover more than 24 months of running costs.

***Prepared by Michael Williams, Hon Treasurer  
Approved by PCC and signed on its behalf by Revd Riaz Mubarak, Vicar  
on Wednesday 18<sup>th</sup> March 2026***

### Independent Examiner's Report on the Accounts

I Report to the trustees/members of St Andrew's Great Ilford on Accounts for the year ending 31<sup>st</sup> December 2025.

#### Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's account carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act;  
or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed .....  ..... Date: ..... 16/2/26 .....

Name: Derek Weist, FCA  
Relevant professional body: Institute of Chartered Accountants in England and Wales  
Address: 1 Cleveland Mansions, South Woodford, London E18 2AJ

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL FUNDS 2025 £</b>	TOTAL FUNDS 2024 £
<b>Income</b>						
<i>Donations and legacies</i>	2a	53,670.29	59,089.09	4,262.22	<b>117,021.60</b>	86,187.23
<i>Fundraising activities</i>	2b	144.50		314.05	<b>458.55</b>	473.50
<i>Income from investments</i>	2c	21,613.44	89.44	111.25	<b>21,814.13</b>	27,126.34
<i>Income from church activities</i>	2d	369.54	41,271.50		<b>41,641.04</b>	44,723.23
<i>Other income</i>	2e	15,011.66	3.00		<b>15,014.66</b>	14,893.88
<b>Total Income</b>		<b>90,809.43</b>	<b>100,453.03</b>	<b>4,687.52</b>	<b>195,949.98</b>	<b>173,404.18</b>
<b>Expenditure</b>						
<i>Expenditure on raising funds</i>	3a					
<i>Expenditure on church activities</i>	3b	128,067.25	114,019.53	6,200.56	<b>248,287.34</b>	205,742.94
<b>Total Expenditure</b>		<b>128,067.25</b>	<b>114,019.53</b>	<b>6,200.56</b>	<b>248,287.34</b>	<b>205,742.94</b>
<b>Net income/(expenditure)</b>		<b>(37,257.82)</b>	<b>(13,566.50)</b>	<b>(1,513.04)</b>	<b>(52,337.36)</b>	<b>(32,338.76)</b>
Other recognised gains/losses						
Transfer between funds		7,448.84	(7,448.84)			
<i>Gains/(losses) on revaluation of fixed assets</i>	5					
<i>Gains/(losses) on investment assets</i>	6					
<b>Net movement in funds</b>		<b>(29,808.98)</b>	<b>(21,015.34)</b>	<b>(1,513.04)</b>	<b>(52,337.36)</b>	<b>(32,338.76)</b>
Total funds brought forward at 1st January 2025		478,633.15	75,247.51	5,088.31	<b>558,968.97</b>	591,307.73
<b>Total funds carried forward at 31st December 2025</b>		<b>448,824.17</b>	<b>54,232.17</b>	<b>3,575.27</b>	<b>506,631.61</b>	<b>558,968.97</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**BALANCE SHEET AT 31 DECEMBER 2025**

	Notes	2025	2024
		£	£
<b>Fixed assets</b>			
Tangible fixed assets	5	<b>22,636.00</b>	26,770.00
<b>Total fixed assets</b>		<b><u>22,636.00</u></b>	<u>26,770.00</u>
<b>Current assets</b>			
Debtors	7	<b>2,596.00</b>	2,421.00
Short term deposits		<b>446,201.56</b>	495,387.43
Cash at bank and in hand		<b>38,043.03</b>	34,936.57
		<b><u>486,840.59</u></b>	<u>532,745.00</u>
Creditors: amounts falling due within one year	8	<b><u>-2,844.98</u></b>	<u>-546.03</u>
<b>Net current assets</b>		<b>483,995.61</b>	532,198.97
<b>Total assets less current liabilities</b>		<b><u>506,631.61</u></b>	<u>558,968.97</u>
Creditors: amounts falling due after one year	9		
<b>NET ASSETS</b>		<b><u>506,631.61</u></b>	<u>558,968.97</u>
<b>Funds</b>	6		
<b>Restricted funds</b>	10	<b>3,575.27</b>	5,088.31
<b>Designated funds</b>	10	<b>54,232.17</b>	75,247.51
<b>Unrestricted funds</b>	10	<b>448,824.17</b>	478,633.15
		<b><u>506,631.61</u></b>	<u>558,968.97</u>

Approved by the Parochial Church Council on 18th March 2026 and signed on its behalf

The Revd Riaz Mubarak  
Vicar

The accompanying notes form a part of these financial statements.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**1. Accounting policies**

**a Accounting convention**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2015 and with the Charities Act 2011.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

**b Funds accounting**

Funds held by the PCC are:

*Unrestricted funds* - general funds which can be used for PCC ordinary purposes

*Designated funds* - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

*Restricted funds* - a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest; b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund.

**c Income**

All income is accounted for gross.

***Donation and legacies***

*Collections* are recognised when received.

*Planned giving* receivable is recognised only when received.

*Income tax* recoverable on Gift Aid donations is recognised when the income is received

*Donations, grants and legacies* are recognised when the PCC is legally entitled to the amount due, there is evidence of entitlement to the gift, receipt is probable and can be measured reliably

***Income from investments***

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

***All other income***

All other income is recognised when it is receivable, the PCC becomes entitled to the resources, and it is more likely than not that the PCC will receive the resources and its monetary value can be measured with sufficient reliability.

***Gains and losses on investments***

Realised gains are recognised when the investments are sold

Unrealised gains and losses are accounted for on revaluation on 31 December.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**d Expenditure**

Resources expended are accounted for on an accruals basis and are accounted for gross.

**Grants**

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

**Church Activities**

The diocesan parish contribution is accounted for when paid. Any parish contribution unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

**e Fixed Assets**

**Tangible 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 furnishing held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected. For inalienable property acquired prior to (date) there is insufficient cost information available and therefore such assets are not valued in the accounts. Individual items acquired since (date) have been capitalised in the accounts and depreciated over their useful economic life (see note (d)).

All expenditure on consecrated or beneficed buildings and individual items costing under £2000 are written off in the year they were incurred.

**Depreciation**

Depreciation is calculated to write down the cost of tangible fixed assets, excluding freehold properties, over their expected useful lives. The rates generally applicable are:

Fixtures and fittings	25% straight line
Computer equipment	30% straight line
Audio Visual Equipment	10% straight line

No depreciation is provided on freehold property as it is the PCC's policy to maintain these assets in a continual state of sound repair. The useful economic life of these assets is so long and residual values so high that any depreciation would not be material. These assets will be subject to annual impairment reviews. Provision will be made if there has been any permanent diminution in value.

**Investments**

Investments are stated at market value at the balance sheet date.

**f 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 uncollectible.

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

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**2 Income**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL FUNDS 2025 £</b>	TOTAL FUNDS 2024 £
<b>a Donations and legacies</b>					
Planned giving	15,625.39	30,116.28	1,460.00	<b>47,201.67</b>	47,574.88
Collections at all services	2,220.44	22,389.34		<b>24,609.78</b>	22,465.57
Gift days			724.61	<b>724.61</b>	937.50
Donations and appeals	784.55	2,481.00	1,279.00	<b>4,544.55</b>	6,141.02
Income tax recoverable	4,039.91	4,102.47	798.61	<b>8,940.99</b>	9,068.26
Grants					
Legacies	31,000.00			<b>31,000.00</b>	
	<u>53,670.29</u>	<u>59,089.09</u>	<u>4,262.22</u>	<u><b>117,021.60</b></u>	<u>86,187.23</u>
<b>b Fundraising activities</b>					
Fetes, bazaars and other fund-raising events			314.05	<b>314.05</b>	350.00
Bookstall	144.50			<b>144.50</b>	123.50
	<u>144.50</u>		<u><b>314.05</b></u>	<u><b>458.55</b></u>	<u>473.50</u>
<b>c Income from Investments</b>					
Bank & Building Society Interest	21,613.44	89.44	111.25	<b>21,814.13</b>	27,126.34
Curate's House Rental Income					
	<u>21,613.44</u>	<u>89.44</u>	<u>111.25</u>	<u><b>21,814.13</b></u>	<u>27,126.34</u>
<b>d Income from church activities</b>					
Donations for use of church					400.00
Church hall lettings etc		41,271.50		<b>41,271.50</b>	42,543.00
Fees from weddings etc	300.00			<b>300.00</b>	1,710.00
Parish magazine					
Coffee money	69.54			<b>69.54</b>	70.23
	<u>369.54</u>	<u>41,271.50</u>		<u><b>41,641.04</b></u>	<u>44,723.23</u>
<b>e Other income</b>					
Insurance Claims					
Duplicating		3.00		<b>3.00</b>	2.10
Sundry Income	15,011.66			<b>15,011.66</b>	14,891.78
	<u>15,011.66</u>	<u>3.00</u>		<u><b>15,014.66</b></u>	<u>14,893.88</u>
<b>Total Income</b>	<u><b>90,809.43</b></u>	<u><b>100,453.03</b></u>	<u><b>4,687.52</b></u>	<u><b>195,949.98</b></u>	<u><b>173,404.18</b></u>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**3 Expenditure**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2025 £	TOTAL FUNDS 2024 £
<b>a Expenditure on raising funds</b>					
<b>b Expenditure on church activities</b>					
Missionary and charitable giving:					
Overseas:					
Mission Aviation Fellowship			1,000.00	<b>1,000.00</b>	
Shelter Box			500.00	<b>500.00</b>	
Smile Train			500.00	<b>500.00</b>	
Water Aid					500.00
Mercy Ships			500.00	<b>500.00</b>	
Sight Savers			300.00	<b>300.00</b>	250.00
Falconer Trust			1,000.00	<b>1,000.00</b>	250.00
Save The Children Fund			300.00	<b>300.00</b>	
Teso Development Trust			1,000.00	<b>1,000.00</b>	250.00
Jaranwala					1,400.00
Christian Aid					250.00
Disasters Emergency Committee - Myanmar			300.00	<b>300.00</b>	
Middle East Humanitarian Appeal			500.00	<b>500.00</b>	
Home:					
CEP	500.00			<b>500.00</b>	500.00
Redbridge Street Pastors					120.00
Redbridge Foodbank	750.00	48.76		<b>798.76</b>	750.00
Salvation Army	500.00			<b>500.00</b>	500.00
St Andrew's Community support		4,200.00		<b>4,200.00</b>	3,700.00
Cancer Research UK		400.00		<b>400.00</b>	
Richard House	200.00			<b>200.00</b>	
Crisis UK			300.00	<b>300.00</b>	
	<b>1,950.00</b>	<b>4,648.76</b>	<b>6,200.00</b>	<b>12,798.76</b>	<b>8,470.00</b>
Ministry costs:					
diocesan parish contribution	82,767.00			<b>82,767.00</b>	74,157.00
Parish Fees					223.00
other clergy costs	210.02	1,630.92		<b>1,840.94</b>	4,885.20
Church running expenses	13,628.76	40,952.21		<b>54,580.97</b>	53,879.68
Church & Vicarage maintenance	21,431.00	77.50		<b>21,508.50</b>	12,728.34
Major Installation		762.50		<b>762.50</b>	
Curates House Expenses	5,121.86			<b>5,121.86</b>	4,879.35
Upkeep of services					
Upkeep of churchyard	2,856.12	45.00		<b>2,901.12</b>	4,871.67
Parish magazine					
Youth Church		22.44		<b>22.44</b>	52.20
Church hall running expenses		37,346.95		<b>37,346.95</b>	36,919.43
Church hall maintenance		28,258.25		<b>28,258.25</b>	3,950.93
Education & Training		275.00		<b>275.00</b>	320.00
Administration - Printing & Stationery	2.98			<b>2.98</b>	17.07
Administration - Sundry	99.51			<b>99.51</b>	389.07
Bank Charges			0.56	<b>0.56</b>	
Independent examination fee					
	<b>128,067.25</b>	<b>114,019.53</b>	<b>6,200.56</b>	<b>248,287.34</b>	<b>205,742.94</b>
<b>Total Expenditure</b>	<b>128,067.25</b>	<b>114,019.53</b>	<b>6,200.56</b>	<b>248,287.34</b>	<b>205,742.94</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**4 Staff costs**

	2025	2024
	£	£
a <i>Wages, salaries &amp; Expenses</i>	<b>576.00</b>	<b>576.00</b>

During the year the PCC employed an Organist, but no payment was large enough to attract social security costs.

**b *Payments to PCC members***

Parish Organist Mr D Paterson, who is a PCC member, was paid £576 during the year.

**5 Tangible fixed assets**

	Freehold land and buildings	Church equipment	TOTAL
	£	£	£
<b>Cost or valuation</b>			
At 1 January 2025	6,100.00	41,340.00	<b>47,440.00</b>
Additions			
Disposals			
Revaluation			
At 31 December 2025	<u>6,100.00</u>	<u>41,340.00</u>	<u><b>47,440.00</b></u>
<b>Depreciation</b>			
At 1 January 2025		20,670.00	<b>20,670.00</b>
Provided in the year		4,134.00	<b>4,134.00</b>
Disposals			
At 31 December 2025		<u>24,804.00</u>	<u><b>24,804.00</b></u>
<b>Net book amounts</b>			
<b>At 31 December 2025</b>	<u><b>6,100.00</b></u>	<u><b>16,536.00</b></u>	<u><b>22,636.00</b></u>
At 31 December 2024	<u>6,100.00</u>	<u>20,670.00</u>	<u>26,770.00</u>

The freehold land and buildings comprises the curate's house at 49 St Andrews Road. The cost value is the original purchase value paid in 1962. A professional current market valuation has yet to be obtained, but it is estimated that its value is in excess of £400,000.

Church Equipment (audio and visual system purchased at cost of £41,340 November 2019) is being depreciated over 10 years at 10% per annum of the 2019 purchase cost from 31 December 2020

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**6 Analysis of Net assets by fund**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2025 £</b>
Fixed assets for church use	22,636.00			<b>22,636.00</b>
Investment fixed assets				
Current assets	425,114.74	58,086.55	3,639.30	<b>486,840.59</b>
Current liabilities		-2,780.95	-64.03	<b>-2,844.98</b>
Long term liabilities				
	<b>447,750.74</b>	<b>55,305.60</b>	<b>3,575.27</b>	<b>506,631.61</b>

**7 Debtors**

	<b>2025 £</b>	2024 £
Income tax recoverable		
Prepayments and accrued income	<b>2,596.00</b>	2,421.00
Other debtors		
	<b>2,596.00</b>	2,421.00

**8 Creditors: amounts falling due within one year**

	<b>2025 £</b>	2024 £
Deferred income		
Accruals for utilities and other costs	<b>2,780.95</b>	482.00
Other creditors	<b>64.03</b>	64.03
	<b>2,844.98</b>	546.03

**9 Creditors: amounts falling due after more than one year**

	<b>2025 £</b>	2024 £

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**10 Statement of funds**

	Bal b/fwd 1 Jan 2025	Income	Expenditure	Transfers, other gains and losses	Bal c/fwd 31 Dec 2025
	£	£	£	£	£
<b>Unrestricted Fund</b>					
General Fund	478,633.15	90,809.43	-128,067.25	7,448.84	<b>448,824.17</b>
	<u>478,633.15</u>	<u>90,809.43</u>	<u>-128,067.25</u>	<u>7,448.84</u>	<u><b>448,824.17</b></u>
<b>Designated Fund</b>					
Hall General Fund	38,305.50	41,374.50	-54,179.70	0	<b>25,500.30</b>
Hall Fabric Fund	10,536.84	0	-12,188.00	1,651.16	<b>0.00</b>
Flower & Grounds Fund	623.14	46.18	-140.00	0	<b>529.32</b>
Youth Work	416.78	21.81	0	0	<b>438.59</b>
Training Fund	152.23	8.73	0	0	<b>160.96</b>
Office Equipment Fund	427.68	21.81	0	0	<b>449.49</b>
Music Fund	218.99	10.91	0	0	<b>229.90</b>
Asian Congregation	24,566.35	58,969.09	-47,511.83	-9,100.00	<b>26,923.61</b>
	<u>75,247.51</u>	<u>100,453.03</u>	<u>-114,019.53</u>	<u>-7,448.84</u>	<u><b>54,232.17</b></u>
<b>Restricted Fund</b>					
Famine Fund	2,819.30	4,528.02	-6,200.56	0	<b>1,146.76</b>
Vicars Discretionary Fund	127.00	0	0	0	<b>127.00</b>
Sound System Fund	1,204.97	61.08	0	0	<b>1,266.05</b>
Marie Spencer Legacy Fund	418.31	21.81	0	0	<b>440.12</b>
Organ Restoration Fund	518.73	76.61	0	0	<b>595.34</b>
	<u>5,088.31</u>	<u>4,687.52</u>	<u>-6,200.56</u>	<u>0</u>	<u><b>3,575.27</b></u>
<b>Total funds</b>	<u>558,968.97</u>	<u>195,949.98</u>	<u>-248,287.34</u>	<u>0</u>	<u><b>506,631.61</b></u>

## **DEANERY SYNOD REPORT**

There were three meetings of Synod at different churches throughout the Deanery in 2025. All meetings begin with an act or worship led by the host parish and standard items including reports from the Deanery Treasurer, the Education Scrutiny representative as well as from Diocesan and General Synods when they have met. At each meeting there is usually a speaker on a topic of special interest.

In February we met at All Saints, Goodmayes Lane, Ilford. The speaker was Maxine Paul, President Chelmsford MU. She described the work of MU in the diocese: English for Women, Trinity Child Contact Centre, AFIA – holidays for families and on RISE UP against domestic abuse. She spoke of the devastating impact of domestic violence – on the victims, children, families and our communities. The campaign is to raise awareness and to actively encourage churches to share information about their local helplines, display ‘toilet-door’ posters etc.

Our new Archdeacon of West Ham, The Venerable Mike Power, then shared some of his very interesting childhood and career working in theatre and television before following his vocation in the church.

The June meeting was at St Paul’s, Woodford Bridge. The Speaker was Carrie Prior – Director of Education, Education Department, Diocese of Chelmsford. She spoke of the 139 Church schools across the Diocese albeit we only have Wanstead Church School in our Deanery. This school has a great Ofsted, good partnerships and a committed leadership team. She emphasised the Diocese’s interest in all schools and ideas and practical impacts we could make in all primary and secondary schools in the Redbridge Deanery.

The last meeting of the year was held at the end of November at St Alban’s church in Albert Road, Ilford. The speaker on Racial Awareness was Rev’d Sharon Quilter, Racial Justice Office, Diocese of Chelmsford. She is a truly enlightened speaker. She focused on the discontent, bigotry and complex issues regarding race from Clacton to East London with a team of three Racial Justice advocates (two Lay members and one Clergy). They promote racial awareness across the Diocese.

Please speak to Rev’d Riaz Mubarak, Rev’d Hayley Morris, Gary Harley, Marion Pank or Maggie Smith if you would like any further information regarding Deanery Synod.

**Gary Harley, Marion Pank, Margaret Smith**  
*Deanery Synod Lay Representatives*

## CHURCHWARDENS' REPORT

### CHURCH BUILDINGS 2025-2026 – CAPITAL, REVENUE AND REPAIR PROJECTS:

Throughout the year we have carried out maintenance and servicing work to our buildings, which include the church, hall, vicarage and the house at 49 St Andrew's Road. The maintenance and service costs are broken down as follows:

	<b>COST</b>
Church heaters	£1,023.48
Cleaning	£12,752.76
Hall repairs	£700.00
Plumbing	£410.00
Organ	£216.00
Fire and Safety equipment	£1,220.24
Security – CCTV and alarm	£78.00
49 St Andrew's Road	£5,122.00

Several projects and upgrades have been executed within our buildings, as agreed by the PCC in collaboration with the Standing and Finance Committee. The descriptions and associated costs of these upgrades are detailed below.

Last year we reported that the organ would require major repair work during this reporting period. The organ blower motor had to undergo a complete rebuild. After being out of action for a few months the rebuild was successfully completed.

£5,183.04

The annual service contract with Creative AV for the sound, audio and visual equipment in the church has been renewed, to ensure coverage for any necessary service or maintenance.

£864.00

Maintenance and upgrades to the vicarage garden and our church grounds have been carried out throughout the year by our local garden design company. As this report is being written further works are in progress.

£1222.00

During the year we discovered that we had damp on the walls in the main hall. We agreed an initial quote from a damp-proofing company to carry out a damp course treatment but after starting the works they realised that extensive work needed to be carried out, which significantly increased the costs. The works were completed during the summer holidays.

£26,550.00

After discussion, the PCC endorsed the Standing and Finance Committee's recommendation that a complete refurbishment of the vicarage was necessary, noting that it had been many years since any significant work had been carried out.

£8,900.00

We have begun the planning process to redesign the gents' toilet area in the hall, with the intention of converting it into a unisex facility. This change will allow safe and secure access to the toilets during the week while the preschool is operating in the halls.

£2,300.00

We received an annual income for housing the mobile telephone mast on the church premises.

Income £14,975.00

St Andrew's has been granted permission by the Diocesan Advisory Committee to install a CCTV camera on the front of the church building. This will help enhance security for our congregation and for everyone in the community who uses our grounds.

A special thank you to Geoffrey Eze, Halls' Booking Secretary, for the fantastic job he continues to do in managing the hall bookings and liaising with hall hirers.

If you have an idea for a project or upgrade that you think would enhance the welcome and worship at St Andrew's, then please speak to me (Gary), Suleman or any member of the PCC.

**Gary Harley, Churchwarden**  
**Suleman Akhtar, Churchwarden**

## **GROUPS AND ORGANISATIONS**

### **BIBLE STUDY AND COURSES**

As is now our custom during Advent and Lent we have chosen books to read together and these books and reflections have also been used in our Wednesday morning Eucharist Services. The Advent book, which proved especially popular, was "God with us" by J. John and the Lent book this year is "Living Hope", with a variety of contributors. Whilst in interregnum it was decided that we would not run an Advent nor Lent course. Group Bible study has also been on hold.

**Revd Hayley Morris**  
**Associate Priest**

### **BOOK GROUP**

The Book group continues to meet regularly every 4 to 6 weeks. We are grateful to those members who host our meetings and for their hospitality. We continue to enjoy meeting to eat a supper of fish and chips before Book Group proper starts and we discuss the chosen book. Once again we have read a variety of books and some of us are trying hard not to

always bring the same genre of book to choose from. The **Night Swimmers** by Roisin Maguire, **Precipice** by Robert Harris , and **Butter** by Asako Yuzuki are just some of the books we have read this year. **Butter** is a book set in Japan and transported us to a very different society than our usual reads. It was a hard read as names and places were unfamiliar but worth persevering with. Our most recent book was about Anne Frank called **The Betrayal of Anne Frank** by Rosemary Sullivan which brought alive how hard it was for the Jewish people that were fleeing persecution, the difficulties for those that helped them hide and the repercussions of events beyond their control and the horror of the war and the impossible choices that some people had to make. A hard read but again for me worth the effort.

**Revd Hayley Morris**  
*Associate Priest*

### **ST ANDREW'S FAMINE FUND (STAFF)**

St Andrew's Famine Fund known (STAFF) has now been in existence for 40 years and could not continue its work without the generous support of the people of St Andrew's. Thanks especially to our monthly donors who enable us to make donations quickly if a need arises.

During Lent 2025 people were encouraged to give up the price of a cup of coffee each week and put it in a gift envelope, which were collected at the service on Easter Sunday.

At the Harvest Thanksgiving Service this year we heard about the work of the Mission Aviation Fellowship and a cheque of £500 was given to them. This service was followed by a shared Harvest Lunch.

We also held a fundraising quiz with David Wills once again acting as Quiz Master. The total raised for the Harvest Appeal was £1,038.65.

The **STAFF** committee met to decide which charities to support and how much to send to each charity. We wish to express our thanks to everyone who has contributed to STAFF, which has enabled us to make the following donations approved by the PCC this year.

#### **Donations made during 2025**

MAF (Mission Aviation Fellowship)	£500 plus £500 for Harvest.
Falconer Trust	£500 x 2
Shelter Box	£500
Smile Train	£500
TESO Development Trust	£500
DEC Myanmar	£300
Save the Children (Gaza)	£300
Sight Savers	£300
DEC Middle East Humanitarian	£500
Mercy Ships	£500
Crisis UK	£300
<b>TOTAL</b>	<b>£6,200.</b>

In November 2025 a retiring collection of £379 was taken in the wake of the devastating hurricane in Jamaica and in total £500 was donated to the British Red Cross for Jamaica.

Please note the first £2500 donated in early 2025 was from funds collected in 2024.

**Revd Hayley Morris**  
**Associate Priest**  
**Chair of STAFF (St Andrew's Famine Fund)**

### **18th ILFORD GUIDES AND RANGERS**

The Guide unit has been established since 1929 and is open to girls aged 10–14. In 2012, the Ranger unit was re-established after several older girls expressed a desire to continue their journey within Girlguiding rather than leave the organisation. Rangers are for young women aged 14–18. Our Guide numbers have steadily increased, and we currently have 17 Guides and 9 Rangers.

Both the Guides and Rangers meet during term time on Tuesday evenings from 7:30pm to 9:00 pm in separate halls. Our members come from a wide range of backgrounds, cultures, and beliefs. Many of the girls may not otherwise have met outside of Guiding and our meetings provide a welcoming space where they can build friendships, broaden their understanding of others, express themselves, and discover new experiences.

Throughout the Spring, Summer, and Winter terms of 2025, our units enjoyed a wide variety of engaging and fun activities. These included craft and planning sessions, outdoor challenges at Chigwell Row, visits to Westfield Stratford and Canary Wharf and residential experiences such as camp at Chigwell Row and an overseas adventure weekend in Amsterdam.

St Andrew's has played a vital role in making all of this possible. Having a reliable base from which to meet, organise activities, and plan events enables us to provide these valuable opportunities for the girls. We are extremely grateful to St Andrew's for its continued support—thank you.

Our units would not be able to run successfully without the dedication of volunteers and we are always looking for additional help. Volunteering does not have to mean attending every week; even occasional support can make a meaningful difference. If you are able to spare an hour or two of your time when convenient, we would love to hear from you.

Finally, I would like to reiterate our sincere thanks to St Andrew's for its ongoing support of our units and the opportunities this enables us to provide for the girls. Thank you, St Andrew's.

**Lorraine Josiah**  
**Captain**

## **10<sup>th</sup> ILFORD BROWNIES**

Another busy year for the Brownies; lots of exciting unit meeting activities, skills builders and badges.

The year started with our annual trip to the panto but this year it was at the Redbridge Drama Centre as the Kenneth More Theatre was temporarily closed. Everyone had a fantastic time watching "The Wizard of Oz" and we even had snow after the show.

During the term we learnt about, and celebrated, many different things, including the Lunar New Year, Valentines Day, Ramadan, Mothering Sunday, Easter, VE Day, Father's Day, Jeans for Genes, Diwali, Harvest and Christmas.

We welcomed all the Brownies' mums, grandmas, aunties or big sisters to join us at Brownies for our Mother and Daughter Evening. The Rainbows joined us and we played games and made a craft with them before giving every lady a little gift. We also invited the dads, grandads, uncles or big brothers to join us for a fun evening for Father's Day.

We worked on Inventing, Languages, Jobs, Guiding Glow and Performing Badges. We had our annual Brownie Holiday - great weather, lots of exciting activities at Chigwell Row campsite all linked to our Harry Potter Theme. We held our annual Sports Evening at the site in Wanstead Park Road with the Rainbows and all the parents joined us for a lovely evening including our parents' race. We also presented the Rainbows and Brownies with the badges they had earned during the term. We finished the year with our Christmas party, when the Rainbows and Brownies brought along gifts to give to local children.

We all appreciate the support St Andrew's gives us each year and feel extremely lucky to be able to meet here. We regularly support events at the church, including Christingle and Harvest and also Redbridge Foodbank.

**Amanda Shepherd**  
*Brown Owl*

## **10<sup>th</sup> ILFORD RAINBOWS**

We have had an average of 10 and 12 girls aged 4 to 7 in Rainbows over the year. At various times, girls moved up to Brownies and new girls joined. September saw the biggest changeover, with 6 girls moving up to Brownies and 5 new Rainbows joining. I continue to be the Rainbow Leader, (named Star by the girls) very ably assisted by Unit Helper Elizabeth (Sky) and Young Leaders Iman (Sunshine) and Roma (Daisy). Iman and Roma turned 18 during the year and, after DBS checks and training, became Unit Helpers. Amelia (Rose) joined us as a Young Leader at the end of the year.

Our meetings are held on Fridays in term time from 5.15 to 6.15 pm and typically consist of activities from the Girlguiding programme, Rainbow Chat, where the girls talk about what they have done during the week and make plans for the future, and a game. In 2025 Rainbows worked on activities from the Express Myself, Know Myself, Be Well and Take Action theme, plus clauses from the Family Tree badge.

Also during the year, the Rainbows celebrated Lunar New Year by making snake mobiles and tasting 'no prawn' crackers and lychee juice, World Thinking Day by learning how Girlguiding began, and finding out about Rainbows in other countries, and VE day by finding out what it means and colouring bunting. They made cards and decorated candles for Mothering Sunday and cards and badges for Fathers' Day. Rainbows joined with the Brownies for both a Mother and Daughter and a Father and Daughter Evening, and the annual Parents' Evening, where they sang 'When I grow up' from 'Matilda', and some Rainbows performed on their own, including 2 who had just started learning the ukulele. Girls brought in items for the food bank at Harvest and in December we had our Christmas party.

Outside of regular meetings in the hall, groups of girls attended a special County Rainbow afternoon in June on an international theme and Rainbow and Brownie Day in September, both at Chigwell Row campsite. We also joined together with the Brownies for our Sports Day at Chigwell Row at the end of summer term. In December we rounded off the year with a visit to Redbridge Drama Centre with the Brownies to see 'The Wizard of Oz'.

**Jenny Bowen,**  
***Rainbow Leader***

## **COMMUNITY**

We continue to give regular support to our local Foodbank including special treats on occasions such as Christmas and Easter. In the past we have collected gifts to be given to under-privileged children attending Cranbrook Primary School. At Christmas 2025 it was suggested by the school that we might like to donate new coats for those children who needed warm garments in the winter. We had an amazing response from our congregations and in February received a visit from the Headteacher, a Governor and a member of teaching staff who came to church to deliver a piece of art work in grateful thanks for the donations. They spoke about the significance of the gifts and the impact it has had on the families concerned.

During the year we have hosted "Cuppa with a Copper" when neighbours from the local community have been invited to join us to enable them to ask questions of our local beat police and hear news from them.

Our halls are hired out on a regular basis throughout the year to the following organisations and are also well used for one-off hires.

- Munchkinz Pre-School – daily throughout term times.
- Ilford National Trust Association – evening meetings.
- Karate – evening meetings.
- Kumon – Saturday morning and evening meetings.
- Yoga – evening meetings.
- Uniformed organisations – Brownies, Rainbows and Guides – evening meetings.
- Surgeries for local councillors – Saturday mornings.

We take this opportunity of thanking Geoffrey Eze, our Halls' Booking Secretary, for his hard work and diligence in managing the lettings.

## **GENERAL PRIVACY NOTICE**

On 28th May 2018 General Data Protection Regulations (GDPR) came into force. As a church we hold data on our members which comprises name, address, telephone number and, in some cases, e-mail address. This information is used to maintain a record of church members (both those on the electoral roll\* and those who have not signed up to this).

The data held allows us to contact members of the congregation for pastoral matters, and matters associated with the life of the church. The information is not used for any other purpose, eg marketing and it will never be made available to any third party without express permission from the individual(s) concerned.

You may, at any time, request that your personal data be removed from our records by contacting the PCC Secretary. Please also see our Data Protection Policy.

\*If you have registered to be on the Electoral Roll, your attention is drawn to the more extensive Church of England Electoral Roll Privacy Notice. Copies can be obtained from the Electoral Roll Officer or from the Church website – [www.saintandrews.wordpress.com](http://www.saintandrews.wordpress.com).

***If you would like further details on anything mentioned in this report, please speak to any of the following:***

***Vicar - Revd Canon Riaz Mubarak***

***Associate Priest - Revd Hayley Morris***

***Churchwarden – Gary Harley, Churchwarden – Suleman Akhtar***

***PCC Secretary – Marion Pank, PCC Treasurer – Michael Williams***

***Chairman Asian Congregation – Shaheen Zar (Sammy).***



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# Accounts

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# **ST ANDREW'S CHURCH GREAT ILFORD**

The Drive, Ilford, Essex  
Charity Registration No 1132483  
[www.standrewsilford.org](http://www.standrewsilford.org)

## **Annual Report and Financial Statements of the Parochial Church Council for the year ended 31<sup>st</sup> December 2024**

**Vicar**

*Revd Canon Riaz Mubarak (as from 10<sup>th</sup> March 2025)*

**Associate Priest**

*The Revd Hayley Morris*

**Churchwarden**

*Mr Gary Harley*

**Churchwarden**

*Mr Suleman Akhtar*

**Bank**

*Nat West*

*Ilford Hill, Ilford, Essex*

**Independent Examiner**

*Mr Derek Weist*

**Hon Treasurer**

*Mr Michael Williams*

**Hon Secretary**

*Mrs Marion Pank*

*St Andrew's exists to spread the good news of Jesus and to be a haven of  
welcome, fellowship and care for all people.*

**INDEX TO THE ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
OF THE PAROCHIAL CHURCH COUNCIL  
for the year ended 31st December 2024**

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## ANNUAL REPORT AND ACCOUNTS OF THE PAROCHIAL CHURCH COUNCIL 2024-2025

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 of St Andrew's Church has the responsibility of cooperating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church site.

### PCC MEMBERSHIP 2024-2025

Members of the PCC are either ex officio or elected for a period of three years by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year, the following served as members of the PCC:

STATUS	NAME	UNTIL APCM – YEAR
<b>Ex Officio</b>		
Vicar	Vacancy 09.10.23/09.03.25	
Associate Priest	Revd Hayley Morris	
Churchwarden/Deanery Synod	Gary Harley	2030/2026
Churchwarden	Suleman Akhtar	2030
Organist/Choirmaster	Duncan Paterson	
Deanery Synod	Marion Pank	2026
Deanery Synod	Margaret Smith	2026
<b>Elected Members</b>		
	Azeem Bhatti	2027
	Michael Dean	2026
	Ellen Harley	2027
	Ritesh Kumar	2026
	William Masih	2026
	Joy Mortimer	2026
	Angela Norwood	2027
	Roger Norwood	2027
	Isaac Okafor	2027
	George Onyango	2026
	Michael Williams	2026
	Shaheen Zar	2027

Members of the PCC are aware of potential risks, both financial and otherwise that might occur either in the church or in the adjoining halls and have taken appropriate action to control and minimise these risks.

## COMMITTEES

**Standing and Finance:** This is the only committee required by Law. It has power to transact the business of the PCC between meetings, subject to any directions given by the Council.

**St Andrew's Famine Fund Committee (STAFF):** This committee meets regularly and submits reports to PCC with recommendations for recipient charities for monies raised.

**Worship Committee:** This committee meets regularly and submits reports to PCC.

**Asian Management Committee** meets regularly.

**Executive Committee** comprising members of the Asian Congregation and the 10.30 am Congregation meets as needed.

## CHURCH ELECTORAL ROLL

In line with Church Representation Rules, the Electoral Roll has been completely revised and we now have **181** members. Of these **24** reside within the parish and **157** outside the parish.

**Ellen Harley**  
*Electoral Roll Officer*  
*April 2025*

## CHURCH ATTENDANCE

Average church attendance in the past year has been 111 adults and 14 children (these figures include both our Morning and Asian Congregations).

**Gary Harley**  
*Churchwarden*

## PCC REVIEW

Since the last APCM the full PCC has met on 6 occasions. At the time of writing this report its last meeting of the year will be held in April prior to the APCM. The Standing and Finance Committee has met on 4 occasions, as has the Worship Committee and STAFF 3 times.

As usual the first full PCC meeting of the church year dealt with business matters regarding appointment of officers, constitution of committees, cheque signatories, trusteeship and the review of policies/risk assessments as listed below (all policies are available on the church website). The next review will be in May 2025.

- Children and Communion.
- Disability Access Policy.
- Policy for Use of and Access to Halls whilst being used by Pre-School.
- Health and Safety.
- Lone Worker.
- Church Fire Risk Assessment.
- Privacy Notice.

- Safeguarding Policy and Practice Guidance  
[www.churchofengland.org/more/safeguarding/policy-practice-guidance](http://www.churchofengland.org/more/safeguarding/policy-practice-guidance).
- Non-clergy Safeguarding Officers:
  - Duncan Paterson (Morning Congregation)
  - Ritesh Kumar (Asian Congregation).
- Data Protection: Azeem Bhatti was appointed as Data Protection Officer and has presented a draft policy for consideration.

All members of PCC have completed Safeguarding training and have done Trustee Eligibility declarations which are required as we are a registered charity.

**INTERREGNUM:** Following interview on 3<sup>rd</sup> September 2024 we were advised in the New Year that Revd Canon Riaz Mubarak had been successful in his application for the post of Vicar at St Andrew's. His Collation and Induction took place on 10<sup>th</sup> March 2025 at a well-attended service conducted by the Bishop of Chelmsford, the Rt Revd Dr Guli Francis-Dehqani.

**FINANCE:** Reports are received from our Treasurer Michael Williams at each PCC and Standing and Finance meeting and thanks must be given to him for the enormous amount of work he does, his diligence and attention to detail.

Pages 9 to 25 give details of our finances (Morning and Asian Congregations) to 31.12.24, together with a report from our Independent Examiner. We continue to be thankful that we have been able to pay our full share of the Family Purse (Parish Share) (£74,157) which would not be possible without taking monies from our legacy funds. For the year 2024-2025 the Family Purse has increased by £8,610 to £82,767.

We have continued our tradition of annual charitable giving in addition to various fund-raising activities at coffee mornings and special events (See also Famine Fund report page 30).

Proceeding with the sale of 49 St Andrew's Road (property previously occupied by curates) was put on hold during the interregnum.

**WORSHIP:** The Worship Committee continues to meet regularly to discuss and review services. We have been fortunate, during the interregnum to have had our non-stipendiary Associate Priest, Revd Hayley Morris leading us and enormous thanks must be recorded to her for her unstinting and tireless work on behalf of St Andrew's.

Mention must also be made of Revd Rosemary Potten who has visited St Andrew's on several occasions during the interregnum and preached and presided at Holy Communion. Three members of the congregation have also assisted by leading services.

We have been pleased to welcome new members to our small but very effective Choir led by our Organist and Choirmaster, Duncan Paterson and are thankful that following major

surgery at the end of December 2024 we were able to welcome him back to his post much sooner than anticipated. We are very grateful to Duncan and the Choir for the part they play in our worship week by week.

**PREMISES:** Please see Churchwardens' report on page 27.

**100<sup>th</sup> ANNIVERSARY OF THE CONSECRATION OF ST ANDREW'S:** The weekend of Friday 31<sup>st</sup> May to Sunday 2<sup>nd</sup> June 2024 saw a concert and two services to mark this occasion. Planning had begun in June 2022 and "Save the date" messages sent to 200+ current and past members of the congregation, local churches and members of the community.

The weekend began with a Celebratory Concert organised by our Choirmaster and Organist, Duncan Paterson on the Friday evening. Bra-vissima Choir conducted by Julia Wilson-James gave voice to a variety of pieces, Duncan played organ solos, Julie Allen gave trumpet solos and Albert Daniel and Co entertained with music from the Indian sub-continent.

On Saturday 1<sup>st</sup> June the main service of celebration took place with a full church. The sermon was given by the Bishop of Barking, the Rt Revd Lynne Cullens and reflections given by the Rt Revd Robert Atwell, Bishop of Exeter (who was a choirboy at St Andrew's as a teenager), Revd Canon Rosemary Enever, Vicar of St Andrew's from 2002 to 2010 and Revd Ken Wylie (Vicar of St Andrew's Church, Hornchurch and Havering Area Dean) who was a member of the congregation until being felt led into training and ordination for the priesthood. Reflections from members of the congregation were given by Angela Norwood and Sammy Zar. The service was followed by a splendid buffet enjoyed by all.

On Sunday 2<sup>nd</sup> June a joint service of Holy Communion was held at which the address was given by Revd Canon Marie Segal, who had retired as Vicar of St Andrew's in October 2023.

Everyone agreed it had been a fitting and most enjoyable weekend.

In ending this review of the year, thanks must again be recorded to Revd Hayley Morris for "taking up the reins" during the interregnum. We must remember that Hayley is non-stipendiary and a work schedule was drawn up for her before Revd Marie retired. However, she has gone far and above what she was expected to do and must be thanked for her leadership and care during this time.

We also give thanks to Gary Harley, Churchwarden who has worked incredibly hard during the year, not only doing what is needed for Sunday services but also during the week, dealing with all sorts of issues related to the premises and beyond. We continue to pray for Barry Shortte who since the last APCM has been designated as Hon Churchwarden due to ill health and being unable to physically come to church. Thanks are also recorded to Suleman Akhtar, Churchwarden for his work with the Asian Congregation and also, as required for joint services and issues connected to the church as a whole.

Thanks also to the PCC and the other committees as mentioned elsewhere for all their work on behalf of St Andrew's and to the greater glory of God.

Our opening prayer at Sunday services has continued to be as below, in addition to which we have regularly prayed that a new incumbent be appointed. We are delighted that these prayers have at last been answered and take this opportunity of welcoming Revd Canon Riaz Mubarak as he begins his service as Vicar at St Andrew's.

God of mission  
Who alone brings growth to your church,  
Send your Holy Spirit to give  
Vision to our planning  
Wisdom to our actions  
Joy to our worship  
And power to our witness.  
Help our church to grow in numbers,  
In spiritual commitment to you,  
And in service to our local community,  
Through Jesus Christ our lord.  
Amen.

**Marion Pank**  
*PCC Secretary*

## **ASIAN CONGREGATION**

2024/2025 proved to be a blessed year for our congregation. It grew in size and the attendance at the associated Sunday services increased in numbers. The congregation participated in joint events with the morning congregation: Centenary celebrations, joint Carol Service and the historic Collation Service of our newly appointed Vicar, which was well organised and manifestly demonstrated that both congregations are worshipping in harmony for His glory. We are grateful to Revd Hayley Morris for steadfastly dedicating her time and energy towards our congregation's development and needs during the interregnum.

Another fact worth mentioning is the inclusion of six of our members in the PCC and two of those into the Standing and Finance Committee, assuming various roles and responsibilities, and one being elected as Churchwarden speaks volumes to the wider communities about St Andrew's commitment towards established norms of 'inclusion and diversity' principles demonstrably being applied.

Of course, the highlight of the year was the answering of our collective prayers in the form of our Vicar, Revd Canon Riaz Mubarak eventually being amongst us in the flesh after much delay following his appointment. His participation in the recent two services proved to be a good stepping stone in meeting with the congregation and some members of the community.

Our Christmas and New Year services have resulted in record attendance and it is perceived that the levels of attendance will further increase in the coming years. Our Easter programmes are also well organised; a procession outside the church on Palm Sunday bears witness to the local community.

Our Sunday services, as usual, were punctuated with other relevant programmes and activities designed to promulgate the 'good news' to the target audience. The services and other activities are routinely relayed live on Facebook, which attracts thousands of views all over the world.

A few of the activities held throughout the year are highlighted below:

- Rahe e Saleeb (Path to the Cross), a programme of relevant praise and worship is organised during Lent in the church hall.
- Our Sunday school has been flourishing well under the dedicated Sunday School Teacher, Mrs Mary Elahi. Sunday School drew praises for singing popular hymns at services on more than one occasion, especially during the joint services.
- The Youth Group, after a period of inactivity has been re-formed. Some members of the Youth Group raised over £1000 for Cancer UK charity by baking and selling cakes after a service in February.
- A programme of charismatic praise and worship is held in the church hall periodically. The last one was held in February 2025.
- Our Choir's participation as the lead choir in the yearly Christmas celebration at the Pakistan High Commission in December 2024 drew heaps of praise, putting St Andrew's Church on the global pedestal within the South Asian community. The links established with the High Commission serve to benefit in collectively highlighting concern whenever the incidents of violence instigated by the religious zealots under the blasphemy laws occur, affecting the persecuted and marginalised Christian community in Pakistan. The congregation's leadership is always invited to be a part of the delegation formed for meeting officials.

**Shaheen Zar**  
**Chairperson**

## **SAFEGUARDING**

We have, as a PCC, adopted the Church of England's National Safeguarding Policy which includes safeguarding of children, young people and vulnerable adults. Duncan Paterson is Safeguarding Officer for the Morning Congregation and Ritesh Kumar for the Asian Congregation.

Both Duncan and Ritesh attended all-day training for Safeguarding Leadership at Chelmsford Cathedral Chapter House on 6th of February 2025, for which they both received a certificate.

## LEGACY EXPENDITURE REPORT 2024

At the end of the year, the PCC feel it important to give an update about the use of the generous legacies received in recent years, which is as below. Please feel free at any time to speak to any member of PCC – list on PCC board at back of church – if you want to know anything more about this. The priorities listed for the Grace Crowson, Norman Harlow, Joyce Fuller and Margaret Riddelsdell legacies were as a result of full congregational consultation, whilst Restoration of the Church Triptych was the specific expenditure request of Marie Spencer’s legacy. Consultation regarding the use of Jenny Tripp’s legacy will be held in the future.

### GRACE CROWSON LEGACY - £84,240.46 £6,682.43 AS AT 31<sup>st</sup> DECEMBER 2023

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
Chapel Door – (Completed 9.11.16)	£18,000	£17,476.80
Coffee Area at back of church (completed 2014)	£7,500	£ 5,484.51
Organ repairs (completed 2014)	£8,000	£ 8,220.00
Church Hall redecoration – architect costs to October 2017, redecoration of ground floor completed October 2017, (upper floor and office redecoration still outstanding).	N/A	£16,821.50 (to date)
Pew Cushions (Completed 2015)	£9,000	£ 7,606.37
Sanding/Repolishing of Church wooden flooring (Completed July 2020)	N/A	£ 7,980.00
Sanding/Repolishing of Hall wooden flooring (Completed August 2022)	N/A	£ 7,176.00
New main hall curtains and installation, including new tracks and pulleys (Completed October 2022)	£5,415	£ 6,792.85
Legacy contribution to everyday costs in 2024	N/A	£ 5,000.00
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2024 - £82,558.03</b>		
<b>LEGACY FUNDS REMAINING - £1,682.43</b>		

**MARIE SPENCER LEGACY - £20,149.45**  
**£396.61 AS AT 31<sup>st</sup> DECEMBER 2023**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
Repair/re-gilding of alter Triptych – Completed 3rd December 2019	<b>£18,000</b>	<b>£18,825.14</b>
Electrical re-wiring/new lighting for Triptych	<b>N/A</b>	<b>£ 800.00</b>
Commemorative plaques for Triptych restoration and new Church Audio & Visual Systems – Purchased March 2020	<b>£106.00</b>	<b>£ 106.00</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2024 - £19,731.14</b>		
<b>LEGACY FUNDS REMAINING - £418.31 (£21.70 CBF deposit account interest apportioned to remaining restricted £396.61 funds on CBF deposit account on 31 December 2024)</b>		

**NORMAN HARLOW LEGACY - £281,682.03**  
**£220,382.70 AS AT 31<sup>st</sup> DECEMBER 2023**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
JMA Garden Design Grounds Maintenance during 2019 (per Church grounds 5-year maintenance plan approved by PCC 2019)	<b>£5,725.60</b>	<b>£ 1,353.50 (5 invoices)</b>
Pruning of Trees and Shrubs (September 2019)	<b>N/A</b>	<b>£ 90.00</b>
50% of Installation of new Church Audio & Visual Systems (Completed November 2019)	<b>£25,000</b>	<b>£20,670.00</b>
JMA Garden Design Grounds Maintenance during 2020 (per Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 927.89(5 invoices)</b>
Diocese 2020 Parish Share 2020 £23,516.46 balance payment approved by PCC November 2020 – 50% of balance payment (December 2020)	<b>N/A</b>	<b>£ 11,758.23</b>
JMA Garden Design Grounds Maintenance during 2021 (per Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 884.00 (5 invoices)</b>
Diocese 2021 Parish Share 2021 £24,398.01 balance payment approved by PCC November – 29.51% of balance payment (December 2021)	<b>N/A</b>	<b>£ 7,199.01</b>
JMA Garden Design Grounds Maintenance during 2022 (per Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 672.00 (4 Invoices)</b>
JMA Garden Design Grounds Maintenance during 2023 (per Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 1,449.00 (8 invoices)</b>
50% of Hall major replacement costs (New hall boiler installed 30 October 2023 (total £21,984.00), replacement hall doors installed 26 November 2023 (total £10,607.40)	<b>N/A</b>	<b>£16,295.70</b>

JMA Garden Design Grounds Maintenance during 2024 (per Church grounds 5-year maintenance plan, 2 <sup>ND</sup> cycle 2024-28)	N/A	£ 1,581.00 (5 invoices)
Legacy contribution to everyday costs in 2024	N/A	£18,419.00
<b>TOTAL EXPENDITURE AS AT 31 December 2024 - £81,299.33</b>		
<b>LEGACY FUNDS REMAINING - £200,382.70</b>		

**JOYCE FULLER LEGACY – £201,790.95**  
**£145,868.02 AS AT 31<sup>st</sup> DECEMBER 2023**

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
50% of Installation of new Church Audio & Visual Systems (Completed November 2019)	£25,000	£20,670.00
Diocese 2020 Parish Share 2020 £23,516.46 balance payment approved by PCC November 2020 – 50% of balance payment (December 2020)	N/A	£11,758.23
Diocese 2021 Parish Share 2021 £24,398.01 balance payment approved by PCC November – 29.51% of balance payment (December 2021)	N/A	£ 7,199.00
50% of Hall major replacement costs (New hall boiler installed 30 October (total £21,984.00), replacement hall doors installed 26 November (total £10,607.40)	N/A	£16,295.70
Legacy contribution to everyday costs in 2024	N/A	£20,000.00
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2024 - £75,922.93</b>		
<b>LEGACY FUNDS REMAINING - £125,868.02</b>		

**MARGARET RIDDELSDELL LEGACY - £500.00**  
**£244.20 AS AT 31<sup>st</sup> DECEMBER 2023**

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
New bibles purchased for church (Oct 2021)	N/A	£255.80
Children’s Books for church and Easter-related materials	N/A	£164.49
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2024 - £420.29</b>		
<b>LEGACY FUNDS REMAINING – £79.71</b>		

**JENNIFER TRIPP LEGACY - £143,958.62**  
**£143,958.62 AS AT 31<sup>st</sup> December 2023**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
Legacy contribution to everyday costs in 2024	<b>N/A</b>	<b>£20,000.00</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2024 - £20,000.00</b>		
<b>LEGACY FUNDS REMAINING – £123,958.62</b>		

## **FINANCIAL REVIEW**

Total income of £173,404 was generated, a decrease of £27,381 on last year. £168,625 was unrestricted, with the remaining £4,799 restricted. Planned giving (donations by direct debit, bankers' order, and envelope giving) increased by £16,252 to £47,575. Donations and appeals income amounted to £6,141, a decrease of £17,136 on last year. Loose plate collections totalled £22,466, a decrease of £2,605. Income tax recovered from gift aided donations raised £9,068 (£4,572 received from unrestricted donations, £3,651 from designated donations, and £845 from restricted donations). Bank and Building Society interest totalled £27,126, an increase of £9,604 on last year. Church Hall Lettings (part of income from church activities) generated £42,543, a decrease of £487. Other income represents £14,475 telephone mast rental income and £419 sundry receipts.

Total expenditure was £205,743, a decrease of £31,171 on last year. The diocesan parish contribution (diocesan family purse) during the year was £74,157. Expenses for the upkeep of the churchyard were £4,872, an increase of £2,293). Church running costs were £53,880, up £9,201, whilst Church and Vicarage maintenance costs were £12,728, up £1,583. Church Hall running expenses decreased by £2,221 to £36,919. Church Hall maintenance costs decreased by £5,797 to £3,951. Missionary and Charitable giving (donations) for the year was £8,470 (specific charitable fund-raising in church for various charities not recorded in the church financial statement totalled £1928). The Curate's house maintenance, repairs and insurance costs were £4,879, up £696.

The net movement in funds from all income and expenditure was minus £32,339 (a deficit increase of £19,496 compared with last year's £12,843 deficit) which is represented by the movement in short term deposits, cash at bank and in hand, debtors, and creditors.

Total funds held consequently decreased by £32,339 from £591,308 at the start of the year to £558,969. The total funds consist of £553,881 of unrestricted funds (£478,633 in the General Fund, with the remaining £75,248 relating to funds designated by the PCC for specific purposes, namely the Asian Congregation, Hall General, Hall Fabric, Flower and Grounds, Youth Work, Training, Office Equipment, and Music Funds) and £5,088 restricted funds (Famine, Vicar's Discretionary, Sound System, Organ Restoration and Marie Spencer Legacy Funds).

The PCC has a policy to try to ensure that sufficient unrestricted reserves are held to cover six months' average running costs. The actual unrestricted reserves position for the year was sufficient to cover more than 32 months of running costs.

Agreed by PCC and signed by **Revd Hayley Morris**  
*Associate Priest*  
**12th February 2025**

### Independent Examiner's Report on the Accounts

I Report to the trustees/members of St Andrew's Great Ilford on Accounts for the year ending 31<sup>st</sup> December 2024.

#### Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").


I report in respect of my examination of the Trust's account carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed .....  ..... Date: ..... 27/2/25 .....

Name: Derek Weist, FCA  
Relevant professional body: Institute of Chartered Accountants in England and Wales  
Address: 1 Cleveland Mansions, South Woodford, London E18 2AJ

**STATEMENT OF FINANCIAL ACTIVITIES**  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2024 £	TOTAL FUNDS 2023 £
<b>Income</b>						
<i>Donations and legacies</i>	2a	28,758.75	53,113.33	4,315.15	<b>86,187.23</b>	121,107.27
<i>Fundraising activities</i>	2b	123.50		350.00	<b>473.50</b>	89.50
<i>Income from investments</i>	2c	26,336.97	675.44	113.93	<b>27,126.34</b>	17,522.08
<i>Income from church activities</i>	2d	2,180.23	42,543.00		<b>44,723.23</b>	46,214.84
<i>Other income</i>	2e	14,476.10	417.78		<b>14,893.88</b>	15,851.77
<b>Total Income</b>		<b>71,875.55</b>	<b>96,749.55</b>	<b>4,779.08</b>	<b>173,404.18</b>	<b>200,785.46</b>
<b>Expenditure</b>						
<i>Expenditure on raising funds</i>	3a					
<i>Expenditure on church activities</i>	3b	121,124.38	82,868.56	1,750.00	<b>205,742.94</b>	236,913.76
<b>Total Expenditure</b>		<b>121,124.38</b>	<b>82,868.56</b>	<b>1,750.00</b>	<b>205,742.94</b>	<b>236,913.76</b>
<b>Net income/(expenditure)</b>		(49,248.83)	13,880.99	3,029.08	<b>(32,338.76)</b>	(36,128.30)
Other recognised gains/losses						
Transfer between funds		8,255.00	(8,465.00)	210.00		<b>23,285.10</b>
<i>Gains/(losses) on revaluation of fixed assets</i>	5					
<i>Gains/(losses) on investment assets</i>	6					
<b>Net movement in funds</b>		<b>(40,993.83)</b>	<b>5,415.99</b>	<b>3,239.08</b>	<b>(32,338.76)</b>	<b>(12,843.20)</b>
Total funds brought forward at 1st January 2024		519,626.98	69,831.52	1,849.23	<b>591,307.73</b>	<b>604,150.93</b>
<b>Total funds carried forward at 31st December 2024</b>		<b>478,633.15</b>	<b>75,247.51</b>	<b>5,088.31</b>	<b>558,968.97</b>	<b>591,307.73</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**BALANCE SHEET AT 31 DECEMBER 2024**

	Notes	2024	2023
		£	£
<b>Fixed assets</b>			
Tangible fixed assets	5	<b>26,770.00</b>	30,904.00
<b>Total fixed assets</b>		<b><u>26,770.00</u></b>	<u>30,904.00</u>
<b>Current assets</b>			
Debtors	7	<b>2,421.00</b>	2,336.00
Short term deposits		<b>495,387.43</b>	<b>533,261.09</b>
Cash at bank and in hand		<b>34,936.57</b>	<b>30,703.90</b>
		<b><u>532,745.00</u></b>	<u>566,300.99</u>
Creditors: amounts falling due within one year	8	<b><u>-546.03</u></b>	<u>-5,897.26</u>
<b>Net current assets</b>		<b>532,198.97</b>	560,403.73
<b>Total assets less current liabilities</b>		<b><u>558,968.97</u></b>	<u>591,307.73</u>
Creditors: amounts falling due after one year	9		
<b>NET ASSETS</b>		<b><u><u>558,968.97</u></u></b>	<u><u>591,307.73</u></u>
<b>Funds</b>	6		
<b>Restricted funds</b>	10	<b>5,088.31</b>	1,849.23
<b>Designated funds</b>	10	<b>75,247.51</b>	69,831.52
<b>Unrestricted funds</b>	10	<b>478,633.15</b>	519,626.98
		<b><u><u>558,968.97</u></u></b>	<u><u>591,307.73</u></u>

Approved by the Parochial Church Council on 12 February 2025 and signed on its behalf

The Revd Hayley Morris  
Associate Priest

The accompanying notes form a part of these financial statements.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**1. Accounting policies**

**a Accounting convention**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2015 and with the Charities Act 2011.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

**b Funds accounting**

Funds held by the PCC are:

*Unrestricted funds* - general funds which can be used for PCC ordinary purposes

*Designated funds* - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

*Restricted funds* - a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest; b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund.

**c Income**

All income is accounted for gross.

***Donation and legacies***

*Collections* are recognised when received.

*Planned giving* receivable is recognised only when received.

*Income tax* recoverable on Gift Aid donations is recognised when the income is received

*Donations, grants and legacies* are recognised when the PCC is legally entitled to the amount due, there is evidence of entitlement to the gift, receipt is probable and can be measured reliably

***Income from investments***

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

***All other income***

All other income is recognised when it is receivable, the PCC becomes entitled to the resources, and it is more likely than not that the PCC will receive the resources and its monetary value can be measured with sufficient reliability.

***Gains and losses on investments***

Realised gains are recognised when the investments are sold

Unrealised gains and losses are accounted for on revaluation on 31 December.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**d Expenditure**

Resources expended are accounted for on an accruals basis and are accounted for gross.

**Grants**

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

**Church Activities**

The diocesan parish contribution is accounted for when paid. Any parish contribution unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

**e Fixed Assets**

**Tangible 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 furnishing held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected. For inalienable property acquired prior to (date) there is insufficient cost information available and therefore such assets are not valued in the accounts. Individual items acquired since (date) have been capitalised in the accounts and depreciated over their useful economic life (see note (d) ).

All expenditure on consecrated or beneficed buildings and individual items costing under £2000 are written off in the year they were incurred.

**Depreciation**

Depreciation is calculated to write down the cost of tangible fixed assets, excluding freehold properties, over their expected useful lives. The rates generally applicable are:

Fixtures and fittings	25% straight line
Computer equipment	30% straight line
Audio Visual Equipment	10% straight line

No depreciation is provided on freehold property as it is the PCC's policy to maintain these assets in a continual state of sound repair. The useful economic life of these assets is so long and residual values so high that any depreciation would not be material. These assets will be subject to annual impairment reviews. Provision will be made if there has been any permanent diminution in value.

**Investments**

Investments are stated at market value at the balance sheet date.

**f Current Assets**

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

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

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**2 Income**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL FUNDS 2024 £</b>	TOTAL FUNDS 2023 £
<b>a Donations and legacies</b>					
Planned giving	17,450.51	28,674.37	1,450.00	<b>47,574.88</b>	31,323.28
Collections at all services	2,584.73	19,519.24	361.60	<b>22,465.57</b>	25,070.07
Gift days			937.50	<b>937.50</b>	745.00
Donations and appeals	4,151.52	1,268.50	721.00	<b>6,141.02</b>	23,277.32
Income tax recoverable	4,571.99	3,651.22	845.05	<b>9,068.26</b>	6,732.98
Grants					
Legacies					33,958.62
	<b>28,758.75</b>	<b>53,113.33</b>	<b>4,315.15</b>	<b>86,187.23</b>	<b>121,107.27</b>
<b>b Fundraising activities</b>					
Fetes, bazaars and other fund-raising events			350.00	<b>350.00</b>	
Bookstall	123.50			<b>123.50</b>	89.50
	<b>123.50</b>		<b>350.00</b>	<b>473.50</b>	<b>89.50</b>
<b>c Income from Investments</b>					
Bank & Building Society Interest	26,336.97	675.44	113.93	<b>27,126.34</b>	17,522.08
Curate's House Rental Income					
	<b>26,336.97</b>	<b>675.44</b>	<b>113.93</b>	<b>27,126.34</b>	<b>17,522.08</b>
<b>d Income from church activities</b>					
Donations for use of church	400.00			<b>400.00</b>	300.00
Church hall lettings etc		42,543.00		<b>42,543.00</b>	43,030.00
Fees from weddings etc	1,710.00			<b>1,710.00</b>	2,726.00
Parish magazine					
Coffee money	70.23			<b>70.23</b>	158.84
	<b>2,180.23</b>	<b>42,543.00</b>		<b>44,723.23</b>	<b>46,214.84</b>
<b>e Other income</b>					
Insurance Claims					
Duplicating	1.10	1.00		<b>2.10</b>	5.00
Sundry Income	14,475.00	416.78		<b>14,891.78</b>	15,846.77
	<b>14,476.10</b>	<b>417.78</b>		<b>14,893.88</b>	<b>15,851.77</b>
<b>Total Income</b>	<b>71,875.55</b>	<b>96,749.55</b>	<b>4,779.08</b>	<b>173,404.18</b>	<b>200,785.46</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**3 Expenditure**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL FUNDS 2024 £</b>	<b>TOTAL FUNDS 2023 £</b>
<b>a Expenditure on raising funds</b>					
<b>b Expenditure on church activities</b>					
Missionary and charitable giving:					
Overseas:					
Pakistan Flood Appeal					3,190.00
Embrace The Middle East					800.00
Barnabus Aid					400.00
Smile Train					400.00
Water Aid			500.00	<b>500.00</b>	400.00
Mercy Ships					900.00
Sight Savers			250.00	<b>250.00</b>	
Falconer Trust			250.00	<b>250.00</b>	800.00
Save The Children Fund					835.00
Teso Development Trust			250.00	<b>250.00</b>	800.00
UNICEF Gaza Appeal					570.00
Jaranwala		1,400.00		<b>1,400.00</b>	
Christian Aid			250.00	<b>250.00</b>	
Home:					
CEP	500.00			<b>500.00</b>	500.00
Redbridge Street Pastors	120.00			<b>120.00</b>	120.00
Redbridge Foodbank	500.00		250.00	<b>750.00</b>	750.00
Salvation Army	500.00			<b>500.00</b>	500.00
St Andrew's Community support		3,700.00		<b>3,700.00</b>	3,000.00
Christians Against Poverty					400.00
Non-charitable giving					
St Andrew's Church					
(from St Andrew's Asian Congregation)					1,350.00
	<b>1,620.00</b>	<b>5,100.00</b>	<b>1,750.00</b>	<b>8,470.00</b>	<b>15,715.00</b>
Ministry costs:					
diocesan parish contribution	74,157.00			<b>74,157.00</b>	70,428.60
Parish Fees	223.00			<b>223.00</b>	1,353.00
other clergy costs	316.70	4,568.50		<b>4,885.20</b>	3,386.98
Church running expenses	22,477.35	31,402.33		<b>53,879.68</b>	44,679.02
Church & Vicarage maintenance	12,728.34			<b>12,728.34</b>	11,145.72
Major Installation					32,591.40
Curates House Expenses	4,879.35			<b>4,879.35</b>	4,183.12
Upkeep of services					
Upkeep of churchyard	4,559.57	312.10		<b>4,871.67</b>	2,578.56
Parish magazine					
Youth Church		52.20		<b>52.20</b>	1,363.91
Church hall running expenses		36,919.43		<b>36,919.43</b>	39,140.78
Church hall maintenance		3,950.93		<b>3,950.93</b>	9,748.20
Education & Training		320.00		<b>320.00</b>	
Administration - Printing & Stationery	13.07	4.00		<b>17.07</b>	127.42
Administration - Sundry	150.00	239.07		<b>389.07</b>	472.05
Bank Charges					
Independent examination fee					
	<b>121,124.38</b>	<b>82,868.56</b>	<b>1,750.00</b>	<b>205,742.94</b>	<b>236,913.76</b>
<b>Total Expenditure</b>	<b>121,124.38</b>	<b>82,868.56</b>	<b>1,750.00</b>	<b>205,742.94</b>	<b>236,913.76</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**4 Staff costs**

	2024	2023
	£	£
a <i>Wages, salaries &amp; Expenses</i>	<u>576.00</u>	<u>576.00</u>

During the year the PCC employed an Organist, but no payment was large enough to attract social security costs.

**b *Payments to PCC members***

Parish Organist Mr D Paterson, who is a PCC member, was paid £576 during the year. A payment of £1,000 (approved by PCC on 9 August 2024) was made to self-supporting Associate Priest/PCC member Revd Hayley Morris on 8 September 2024 in recognition of her leadership of St Andrew's since October 2023 following Revd Marie Segal's retirement and the subsequent on-going leading vicar interregum.

**5 Tangible fixed assets**

	Freehold land and buildings	Church equipment	TOTAL
	£	£	£
<b>Cost or valuation</b>			
At 1 January 2024	6,100.00	41,340.00	<b>47,440.00</b>
Additions			
Disposals			
Revaluation			
At 31 December 2024	<u>6,100.00</u>	<u>41,340.00</u>	<u><b>47,440.00</b></u>
<b>Depreciation</b>			
At 1 January 2024		16,536.00	<b>16,536.00</b>
Provided in the year		4,134.00	<b>4,134.00</b>
Disposals			
At 31 December 2024		<u>20,670.00</u>	<u><b>20,670.00</b></u>
<b>Net book amounts</b>			
<b>At 31 December 2024</b>	<u><b>6,100.00</b></u>	<u><b>20,670.00</b></u>	<u><b>26,770.00</b></u>
At 31 December 2023	<u>6,100.00</u>	<u>24,804.00</u>	<u>30,904.00</u>

The freehold land and buildings comprises the curate's house at 49 St Andrews Road. The cost value is the original purchase value paid in 1962. A professional current market valuation has yet to be obtained, but it is estimated that its value is in excess of £400,000.

Church Equipment (audio and visual system purchased at cost of £41,340 November 2019) is being depreciated over 10 years at 10% per annum of the 2019 purchase cost from 31 December 2020

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**6 Analysis of Net assets by fund**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2024 £</b>
Fixed assets for church use	26,770.00			<b>26,770.00</b>
Investment fixed assets				
Current assets	451,863.15	75,729.51	5,152.34	<b>532,745.00</b>
Current liabilities		-482.00	-64.03	<b>-546.03</b>
Long term liabilities				
	<b>478,633.15</b>	<b>75,247.51</b>	<b>5,088.31</b>	<b>558,968.97</b>

**7 Debtors**

	<b>2024 £</b>	<b>2023 £</b>
Income tax recoverable		
Prepayments and accrued income	<b>2,421.00</b>	2,336.00
Other debtors		
	<b>2,421.00</b>	<b>2,336.00</b>

**8 Creditors: amounts falling due within one year**

	<b>2024 £</b>	<b>2023 £</b>
Deferred income		
Accruals for utilities and other costs	<b>482.00</b>	5,833.23
Other creditors	<b>64.03</b>	64.03
	<b>546.03</b>	<b>5,897.26</b>

**9 Creditors: amounts falling due after more than one year**

	<b>2024 £</b>	<b>2023 £</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**10 Statement of funds**

	Bal b/fwd 1 Jan 2024	Income	Expenditure	Transfers, other gains and losses	Bal c/fwd 31 Dec 2024
	£	£	£	£	£
<b>Unrestricted Fund</b>					
General Fund	519,626.98	71,875.55	-121,124.38	8,255.00	<b>478,633.15</b>
	<u>519,626.98</u>	<u>71,875.55</u>	<u>-121,124.38</u>	<u>8,255.00</u>	<u><b>478,633.15</b></u>
<b>Designated Fund</b>					
Hall General Fund	36,565.86	42,544.00	-40,804.36	0	<b>38,305.50</b>
Hall Fabric Fund	9,961.76	575.08	0	0	<b>10,536.84</b>
Flower & Grounds Fund	627.88	79.76	-84.50	0	<b>623.14</b>
Youth Work	395.08	21.70	0	0	<b>416.78</b>
Training Fund	144.09	8.14	0	0	<b>152.23</b>
Office Equipment Fund	403.27	24.41	0	0	<b>427.68</b>
Music Fund	208.14	10.85	0	0	<b>218.99</b>
Asian Congregation	21,525.44	53,485.61	-41,979.70	-8,465.00	<b>24,566.35</b>
	<u>69,831.52</u>	<u>96,749.55</u>	<u>-82,868.56</u>	<u>-8,465.00</u>	<u><b>75,247.51</b></u>
<b>Restricted Fund</b>					
Famine Fund	185.75	4,183.55	-1,750.00	200.00	<b>2,819.30</b>
Vicars Discretionary Fund	127.00	0	0	0	<b>127.00</b>
Sound System Fund	1,139.87	65.10	0	0	<b>1,204.97</b>
Marie Spencer Legacy Fund	396.61	21.70	0	0	<b>418.31</b>
Organ Restoration Fund	0	508.73	0	10.00	<b>518.73</b>
	<u>1,849.23</u>	<u>4,779.08</u>	<u>-1,750.00</u>	<u>210.00</u>	<u><b>5,088.31</b></u>
<b>Total funds</b>	<u>591,307.73</u>	<u>173,404.18</u>	<u>-205,742.94</u>	<u>0</u>	<u><b>558,968.97</b></u>

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
<b>Income</b>						
<i>Donations and legacies</i>	2a	73,804.81	43,393.72	3,908.74	<b>121,107.27</b>	150,795.85
<i>Fundraising activities</i>	2b	89.50			<b>89.50</b>	917.20
<i>Income from investments</i>	2c	17,085.76	387.25	49.07	<b>17,522.08</b>	19,813.37
<i>Income from church activities</i>	2d	3,184.84	43,030.00		<b>46,214.84</b>	44,832.12
<i>Other income</i>	2e	15,180.00	671.77		<b>15,851.77</b>	14,839.18
<b>Total Income</b>		<b>109,344.91</b>	<b>87,482.74</b>	<b>3,957.81</b>	<b>200,785.46</b>	<b>231,197.72</b>
<b>Expenditure</b>						
<i>Expenditure on raising funds</i>	3a					500.00
<i>Expenditure on church activities</i>	3b	107,164.62	123,444.14	6,305.00	<b>236,913.76</b>	167,289.56
<b>Total Expenditure</b>		<b>107,164.62</b>	<b>123,444.14</b>	<b>6,305.00</b>	<b>236,913.76</b>	<b>167,789.56</b>
<b>Net income/(expenditure)</b>		2,180.29	(35,961.40)	(2,347.19)	<b>(36,128.30)</b>	63,408.16
Other recognised gains/losses						
Transfer between funds		(24,041.40)	47,326.50		<b>23,285.10</b>	
<i>Gains/(losses) on revaluation of fixed assets</i>	5					
<i>Gains/(losses) on investment assets</i>	6					
<b>Net movement in funds</b>		<b>(21,861.11)</b>	<b>11,365.10</b>	<b>(2,347.19)</b>	<b>(12,843.20)</b>	<b>63,408.16</b>
Total funds brought forward at 1st January 2023		541,488.09	58,466.42	4,196.42	<b>604,150.93</b>	<b>540,742.77</b>
<b>Total funds carried forward at 31st December 2023</b>		<b>519,626.98</b>	<b>69,831.52</b>	<b>1,849.23</b>	<b>591,307.73</b>	<b>604,150.93</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**BALANCE SHEET AT 31 DECEMBER 2023**

	Notes	2023	2022
		£	£
<b>Fixed assets</b>			
Tangible fixed assets	5	<b>30,904.00</b>	35,038.00
<b>Total fixed assets</b>		<b><u>30,904.00</u></b>	<u>35,038.00</u>
<b>Current assets</b>			
Debtors	7	<b>2,336.00</b>	2,655.00
Short term deposits		<b>533,261.09</b>	<b>552,780.39</b>
Cash at bank and in hand		<b>30,703.90</b>	<b>17,559.19</b>
		<b><u>566,300.99</u></b>	<u>572,994.58</u>
Creditors: amounts falling due within one year	8	<b><u>-5,897.26</u></b>	<u>-3,881.65</u>
<b>Net current assets</b>		<b>560,403.73</b>	569,112.93
<b>Total assets less current liabilities</b>		<b><u>591,307.73</u></b>	<u>604,150.93</u>
Creditors: amounts falling due after one year	9		
<b>NET ASSETS</b>		<b><u>591,307.73</u></b>	<u>604,150.93</u>
<b>Funds</b>	6		
<b>Restricted funds</b>	10	<b>1,849.23</b>	4,196.42
<b>Designated funds</b>	10	<b>69,831.52</b>	58,466.42
<b>Unrestricted funds</b>	10	<b>519,626.98</b>	541,488.09
		<b><u>591,307.73</u></b>	<u>604,150.93</u>

Approved by the Parochial Church Council on 11 April 2024 and signed on its behalf

The Revd Hayley Morris  
Associate Priest

The accompanying notes form a part of these financial statements.

## **DEANERY SYNOD REPORT**

There were three meetings of Synod at different churches throughout the Deanery in 2024. All meetings begin with an act of worship led by the host parish and standard items included reports from the Deanery Treasurer, and the Education Scrutiny representative as well as from Diocesan and General Synods when they have met. At each meeting there is usually a speaker on a topic of special interest.

In March we met at St Luke's church, Ilford. The speaker was Beccy Hills, Diocesan Parish Giving Adviser who explained the various ways in which people could make donations. We learned that bids could be made for digital devices to aid this and as a result our Treasurer was successful in his bid for a contactless donation machine which we started using in June.

The June meeting was at St Laurence, Barkingside. The main speaker was the Bishop of Barking, Rt Revd Lynne Cullens. She began with a brief account of her background before becoming Bishop of Barking and her sense of calling to help reorientate a Church that she felt had lost its way. She explained how she was initiating a new approach to strategic development in mission, thanks to funding that would last for nine years from SMMIB (the Strategic Mission and Ministry Innovation Board) accessed from national church funds.

An update on the Deanery Strategy was given by the Area Dean who said that discussions had begun in November 2023 at Chapter and a meeting focusing on the theme of Children, Youth and Families was planned for later in the month.

The November meeting was held at All Saints, Woodford Wells. Helen Mullis Kunda spoke about the Christian Education Project which works across Redbridge schools free of charge, supporting the RE curriculum and holding assemblies and workshops. She explained that their funding is from LOB (London Over the Border), member and individual churches together with one-off grants.

The Revd Becca Rogers, an Associate Priest in Newham, spoke about her chaplaincy work with Gypsy, Roma and Traveller people. She also works with the Margaret Clitherow Trust serving marginalized communities; specifically Gypsy Romany, Irish Traveller and Eastern European Roma peoples, many of whom live on Council dedicated sites. Traditional life and culture has been hard to maintain for many due to changes in the law allowing councils to reduce the number of sites available, while also making it illegal for travellers to stop elsewhere. Becca described her work visiting communities, being welcomed to share the Eucharist and building trust. She told us of a successful visit to Redbridge's traveller site in Hainault with Sarah Clarke Moisley (St Paul's Hainault) and of the many insightful and hopeful conversations that they had.

The Area Dean updated on the Deanery Strategy and gave a brief recap of SMMIB and its progress.

Please speak to Revd Hayley, Gary Harley, Marion Pank or Maggie Smith if you would like any further information regarding Deanery Synod.

**Gary Harley, Marion Pank, Margaret Smith**  
*Deanery Synod Lay Representatives*

## CHURCHWARDENS' REPORT

### CHURCH BUILDINGS' 2024 – 2025: CAPITAL, REVENUE AND REPAIR PROJECTS

Throughout the year we have carried out maintenance and servicing work to our buildings: the church, hall, vicarage, and the house at 49 St Andrew's Road. The maintenance and service costs are broken down as follows:

Electrical	Cost: £288.00
Church Heaters	Cost: £911.88
Hall boiler	Cost: £510.00
Cleaning	Cost: £11,384.28
Organ	Cost: £1,186.00
Fire and Safety Equipment	Cost: £297.72
Security – CCTV and Alarm	Cost: £126.00
49 St Andrew's Road	Cost: £4,879.00

Several projects and upgrades have been executed within our buildings, as agreed upon by the PCC in collaboration with the Standing and Finance Committee. The descriptions and associated costs of these upgrades are detailed below.

Cadent Gas engineers were required to reposition the gas meter in the church porch. Initially, the meter was placed three meters above the ground, which made accessing it difficult and necessitated the use of a ladder for accurate readings. The meter is now positioned one meter off the ground, making it more accessible. Cost: £4,370.78

We bought and installed a new water boiler in the hall for tea and coffee. The old one had broken and was unable to be fixed. Cost: £1,380.00

We scheduled a deep clean of the hall by our cleaning company during the summer holidays. This was beyond their regular service, preparing for the new term in September. Cost: £2,442.00

The annual service contract with Creative AV for the sound, audio, and visual equipment in the church has been renewed to ensure coverage for any necessary service or maintenance. Cost: £864.00

We have a contract with JMA, a local garden design company, to maintain the upkeep of our church grounds. Work has been done in the vicarage garden to expand the rose garden area and plant new rose bushes. Work has also been carried out in the memorial garden where a wooden screen has been built to house the workmen's dustcarts. Cost: £4,872.00

We acquired 12 new tables for the hall due to some of the existing tables becoming defective and unsafe for use. The tables and chairs are utilized daily or weekly by most of our regular hall users. Cost: £1,935.85

In January 2025, we contracted a local window glazing company to replace a damaged double-glazed window in the men's restroom. Cost: £324.00

We received an annual income for housing the mobile telephone mast on the church premises. Income: £14,475.00

A defibrillator was installed on the hall's exterior wall near The Drive bus stop in February. The public can use it in emergencies, with instructions provided on the device.

We are installing a speaker in the Wilson Room connected to the church's audio-visual equipment. This will allow leaders to hear the service when children are taken to the hall. Creative AV will handle the installation.

Last year, we replaced the hall's wooden doors with aluminium ones painted St Andrew's blue. Recently, the paint has started peeling off the external door. The doors are under guarantee, and the contractor will fix the issue.

This year, the organ contractor will perform major repairs on the organ. The duration of the repairs is unknown, but the organ will be unavailable during this time. Our choirmaster assured us that he can still use the keyboard.

A special thank you to Geoffrey Eze, Halls' Booking Secretary, for the fantastic job he continues to do in managing the hall bookings and liaising with the hall hirers.

If you have an idea of a project or upgrade that you think would enhance the welcome and worship at St Andrew's, then please speak to myself, Suleman, or any member of the PCC.

**Gary Harley, Churchwarden**  
**Suleman Akhtar, Churchwarden**

## **WORSHIP**

The Worship Committee has continued to meet throughout the interregnum, continuing to discuss the worship we have on offer here at St Andrew's. The pattern of services has continued, including a sung eucharist, family eucharist, eucharist service and morning worship on a monthly basis. On a fifth Sunday the Songs of Praise format has remained popular. There have been a couple of special services this last year including a weekend of celebrations for the 100th Anniversary of the consecration of St Andrew's in May which included a concert at which the ladies' choir, Bra-vissima sang and Duncan played the organ. There was a service at which the Bishop of Barking preached on the Saturday followed by dinner in the hall. It was lovely to see so many past members and leaders of the congregation at that service. In March there was also a service of Collation and installation for our new vicar, Revd Canon Riaz Mubarak, when both congregations were able to welcome him and his family to the parish.

STAFF (St Andrew's Famine Fund) have also led a special service and we have had some invited guest speakers including a speaker from WaterAid Charity at the Harvest service .

We continue our pattern of joining with the Asian afternoon congregation for special services such as the Carol Service.

Lay participation in our services has been valued, especially during the interregnum, with Ellen Harley, Michael Williams and Marion Pank acting as lay leaders of services on a monthly basis and Duncan Paterson delivering a message during the sermon slot. Folk from the congregation continue to lead us in our intercessions and reading lessons for each service. For this we are grateful. It is important for the people of God, the congregation, to be involved in our worship week by week. Worship is something we do together; it is not something done to us. We have also welcomed some new members to the choir who help lead our worship week by week.

During this period of interregnum, I am very grateful for all those people who offer their time and talents to help with the worship of this church. It is much appreciated and I hope that, as we move into the future with our new Vicar, this rich tapestry of lay involvement will continue as we all play our part in the worship here at St Andrew's.

**Revd Hayley Morris**  
*Associate Priest*

## **GROUPS AND ORGANISATIONS**

### **BIBLE STUDY AND COURSES**

As is now our custom during Advent and Lent we have chosen books to read together and these books and reflections have also been used in our Wednesday morning Eucharist Services. The Advent book, which proved especially popular, was "God with us" by J. John and the Lent book this year is "Living Hope", with a variety of contributors. Whilst in interregnum it was decided that we would not run an Advent nor Lent course. Group Bible study has also been on hold.

**Revd Hayley Morris**  
*Associate Priest*

### **BOOK CLUB**

The Book group continues to meet regularly every 4 to 6 weeks. We are grateful to those members who host our meetings and for their hospitality. We have grown in number and continue to enjoy meeting to eat a supper of fish and chips before the meeting starts and we discuss the chosen book. Once again, we have read a variety of books, some of us trying hard not to bring the same genre of book each time! We have read "The Ferry Man" by Justin Cronin, which was an interesting read and not our usual genre of book. We read a childhood favourite of mine, "Ballet Shoes", by Noel Streatfield and "Shrines of Gaiety" by Kate Atkinson amongst others. This year we have noticed a shift back to buying and reading "real books" in the group rather than Kindle books.

**Revd Hayley Morris**  
*Associate Priest*

### **ST ANDREW'S FAMINE FUND (STAFF)**

During the year STAFF have been busy with a couple of fund-raising events. Thanks to David Wills we had a successful evening of quizzing which proved popular and was good fun. We distributed a coffee bag to each person in church at the beginning of Lent and challenged them for each week of Lent to put the price of a cup of coffee into a giving envelope to be returned on Easter Sunday. This proved to be a successful way of raising funds. So thank you to all who helped and took on the challenge.

At our Harvest Festival we had a speaker from WaterAid which is one of the charities we have supported this year. Her talk challenged us to think about our use of water and how we can help to save it here and help those in nations where water is scarce. We then shared a lunch of soup and a roll at the back of church.

The STAFF Committee have again worked hard to ensure that the money donated is put to the best use and this year we have also supported Smile Train, Foodbank and Falconer Trust to name but a few.

As always, I am eternally grateful for the generosity of folk here at St Andrew's. THANK YOU  
- You are all amazing!

**Revd Hayley Morris**  
*Associate Priest*

### **10<sup>th</sup> ILFORD BROWNIES**

As usual we started off the year with our annual trip to the panto at the Kenneth More Theatre, which was a great evening, with the whole theatre full of Rainbows, Brownies, Guides and Rangers. The rest of the term was spent working on our Unit Meeting activities, Skills Builders and Badges, we also celebrated Thinking Day, remembering all those in Guiding throughout the world.

March is very special as we invite the mums, grandmas, aunties or big sisters to join us at Brownies for our Mother and Daughter Evening. The Rainbows joined us, and we played games and as always made a craft with them before giving every lady a little gift.

In the Spring Term we worked on our Engineer Badge, invited the dads to join us for one of our meetings and we continued to work on the Engineering Badge with them, creating Jelly Foundation Towers.

At the end of June, we went on our Brownie Holiday. It was great weather and we did lots of exciting activities at Chigwell Row campsite: karting, grass sledging, a trip to Hainault Forest Park to see the animals, crafts, all linked to our Disney Princess Theme. Following the theme, we then took a trip to see "Beauty and the Beast" at the Kenneth More Theatre; it was a great night with a live orchestra.

We finished off the term with our annual sports evening which should have been at the site in Wanstead Park Road with the Rainbows but unfortunately, it was wet, so we had to switch it to the hall. However, all the parents joined us for a lovely evening, including our parents' race. We also presented their badges.

August was a well-earned rest for the leaders and time to plan for the coming term.

In September, we started back, with new girls joining us and a few of our Brownies moving up to Guides. We planned, with the Brownies, our ideas for the term and then started on the badges. We started planning our Evening of Entertainment and Fun, practising our performances. The show went really well with all the parents/carers coming along to support us and helping raise some funds for Chigwell Row Campsite and the church hall. The week after some of the Brownies went off to the Trampoline Park with the Guides and Rangers for a sleep-over. There was a lot of bouncing and fun. We finished the term off with some more unit meetings.

**Amanda Shepherd**  
*Brown Owl*

### **10<sup>th</sup> ILFORD RAINBOWS**

We again had our maximum number of 12 girls aged 4 to 7 in Rainbows over the year. I continue to be the Rainbow Leader, (named Star by the girls) very ably assisted by Young Leader Iman (Sunshine). We were pleased to welcome another Young Leader, Roma (Daisy), in June. We also had 2 adult Unit Helpers join us during the year, but unfortunately neither could stay for very long, so again, for much of the time, we relied on parents to help out at meetings as our second adult.

Meetings last 1 hour from 5.15 to 6.15 pm on Fridays in term time and typically consist of activities from the Girlguiding programme, Rainbow Chat where the girls talk about what they've done during the week and make plans for the future, and a game.

We began the year by working on the Drawing Badge, one clause of which involves the girls doing a drawing bigger than themselves! Rainbows also worked on activities from the Have Adventures, Take Action and Skills for My Future themes. We celebrated special dates and, among other things, the Rainbows made dragons for Lunar New Year, made cards for Mothering Sunday, and held a Christmas party.

Again this year we joined the Brownies for 3 occasions - Mother and Daughter Evening in March, Sports Evening at Wanstead Park Road in July and Parents' Evening in October. At Parents' Evening, the Rainbows sang 'A Million Dreams' from The Greatest Showman, and again some girls did gym displays and sang songs either solo or with a partner.

There were several events outside of the regular Friday meetings that Rainbows attended during 2024. January saw leaders, girls and their parents enjoying the pantomime at Kenneth More Theatre with other local Girlguiding groups. In February, one girl attended a very muddy Nature Badge Skills day, earning her Nature Badge; in June, 9 girls attended a Rainbows in Wonderland activity afternoon, and in September, 9 girls attended the annual Rainbow and Brownie Day – all of these at Chigwell Row campsite and activity centre. In October, a group attended a Spooky Rainbow and Brownie Disco held at Goodmayes Methodist Church to raise funds for Chigwell Row. Rounding off the year in December, 7 girls went to see The Snow Queen at Redbridge Drama Centre.

Rainbows and their parents have been invited to attend relevant church services such as harvest, and some have, despite many not being of our faith.

**Jennifer Bowen**  
*Rainbow Leader*

## **COMMUNITY**

We continue to give regular support to our local Foodbank including special treats on occasions such as Christmas and Easter.

Our local beat police officer calls in from time to time to our Wednesday morning service of Holy Communion to speak about local issues and hear of any concerns we may have. A couple of times during the year we have also hosted “Cuppa with a Copper” when neighbours from the local community have been invited to join us to enable them to ask questions of our local police and hear news from them.

Our halls are hired out on a regular basis throughout the year to the following organisations and are also well used for one-off hires.

- Munchkinz Pre-School – daily throughout term times.
- Ilford National Trust Association – evening meetings.
- Karate – evening meetings.
- Kumon – Saturday morning and evening meetings.
- Yoga – evening meetings.
- Uniformed organisations – Brownies, Rainbows and Guides – evening meetings.
- Surgeries for local councillors – Saturday mornings.

We take this opportunity of thanking Geoffrey Eze, our Halls’ Booking Secretary, for his hard work and diligence in managing the lettings.

## **GENERAL PRIVACY NOTICE**

On 28th May 2018 General Data Protection Regulations (GDPR) came into force. As a church we hold data on our members which comprises name, address, telephone number and, in some cases, e-mail address. This information is used to maintain a record of church members (both those on the electoral roll\* and those who have not signed up to this).

The data held allows us to contact members of the congregation for pastoral matters, and matters associated with the life of the church. The information is not used for any other purpose, eg marketing and it will never be made available to any third party without express permission from the individual(s) concerned.

You may, at any time, request that your personal data be removed from our records by contacting the PCC Secretary.

\*If you have registered to be on the Electoral Roll, your attention is drawn to the more extensive Church of England Electoral Roll Privacy Notice. Copies can be obtained from the Electoral Roll Officer or from the Church website – [www.saintandrews.wordpress.com](http://www.saintandrews.wordpress.com).

***If you would like further details on anything mentioned in this report, please  
speak to any of the following:***

***Associate Priest - Revd Hayley Morris,  
Churchwarden – Gary Harley, Churchwarden – Suleman Akhtar,  
PCC Secretary – Marion Pank, PCC Treasurer – Michael Williams  
Chairman Asian Congregation – Shaheen Zar (Sammy)***

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# Accounts

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# **ST ANDREW'S CHURCH GREAT ILFORD**

The Drive, Ilford, Essex  
Charity Registration No 1132483  
[www.standrewsilford.org](http://www.standrewsilford.org)

## **Annual Report and Financial Statements of the Parochial Church Council for the year ended 31<sup>st</sup> December 2023**

**Incumbent**  
*Vacancy*

**Associate Priest**  
*The Revd Hayley Morris*

**Churchwarden**  
*Mr Gary Harley*

**Churchwarden**  
*Mr Barry Shortte*

**Bank**  
*Nat West*  
*Ilford Hill, Ilford, Essex*

**Independent Examiner**  
*Mr Derek Weist*

**Hon Treasurer**  
*Mr Michael Williams*

**Hon Secretary**  
*Mrs Marion Pank*

*St Andrew's exists to spread the good news of Jesus and to be a haven of  
welcome, fellowship and care for all people.*

**INDEX TO THE ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
OF THE PAROCHIAL CHURCH COUNCIL  
for the year ended 31st December 2023**

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## ANNUAL REPORT AND ACCOUNTS OF THE PAROCHIAL CHURCH COUNCIL 2023-2024

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 of St Andrew's Church has the responsibility of cooperating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church site.

### PCC MEMBERSHIP 2023-2024

Members of the PCC are either ex officio or elected for a period of three years by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year, the following served as members of the PCC:

Vicar	Revd Canon Marie Segal (Retired 8 <sup>th</sup> October 2023)	
Associate Priest	Revd Hayley Morris	
Churchwarden	Gary Harley	
Churchwarden	Barry Shortte	
Deanery Synod	Gary Harley	from 2023
Deanery Synod	Marion Pank	from 2023
Deanery Synod	Margaret Smith	from 2023
Elected Members	Michael Dean	until APCM 2026
	Javed Elahi (resigned July 2023)	
	Ellen Harley	APCM 2024
	Ritesh Kumar	APCM 2026
	William Masih	APCM 2026
	Joy Mortimer	APCM 2026
	Angela Norwood	APCM 2024
	Roger Norwood	APCM 2024
	Isaac Okafor	APCM 2024
	Toyin Okpaise (resigned May 2023)	
	George Onyango	APCM 2026
	Michael Spencer (died 05.09.23)	
	Michael Williams	APCM 2026
Co-opted	Shaheen Zar	APCM 2024

Members of the PCC are aware of potential risks, both financial and otherwise that might occur either in the church or in the adjoining halls and have taken appropriate action to control and minimise these risks.

## COMMITTEES

**Standing and Finance:** This is the only committee required by Law. It has power to transact the business of the PCC between meetings, subject to any directions given by the Council.

**Famine Fund Committee:** This committee meets regularly and submits reports to PCC with recommendations for recipient charities for monies raised.

**Worship Committee:** This committee meets regularly and submits reports to PCC.

**Asian Management Committee** meets regularly.

**Executive Committee** comprising members of the Asian Congregation and the 10.30 am Congregation meets intermittently as needed.

## CHURCH ELECTORAL ROLL

In line with Church Representation Rules, the Electoral Roll has been updated and we now have **203** members. Of these **46** reside within the parish and **157** outside the parish.

**Ellen Harley**  
*Electoral Roll Officer*  
**April 2024**

## CHURCH ATTENDANCE

Average church attendance in the past year has been 124 adults and 20 children (these figures include both our Morning and Asian Congregations).

## PCC REVIEW

Since the last APCM the full PCC has met on 6 occasions. At the time of writing this report its last meeting of the year will be held in April prior to the APCM. The Standing and Finance Committee has met on 4 occasions, Worship Committee 5 times and the Famine Committee 3 times. The group formed to plan the 100<sup>th</sup> Anniversary of the consecration of the church has met 4 times.

As usual the first meeting of the church year dealt with business matters regarding appointment of officers, constitution of committees, cheque signatories, trusteeship and the review of policies/risk assessments as listed below (all policies are available on the church website). The next review will be in May 2024.

- Children and Communion.
- Disability Access Policy.
- Policy for Use of and Access to Halls whilst being used by Pre-School.
- Health and Safety.
- Lone Worker.
- Church Fire Risk Assessment.
- Privacy Notice.

- Safeguarding Policy and Practice Guidance  
[www.churchofengland.org/more/safeguarding/policy-practice-guidance](http://www.churchofengland.org/more/safeguarding/policy-practice-guidance)
- Safeguarding Officer: Duncan Paterson (Morning Congregation)
- Safeguarding Officer: Ritesh Kumar (Asian Congregation) appointed during the year.

It was confirmed that all continuing members of the PCC had received certificates for Safeguarding training and new members would need to complete theirs by the beginning of September 2023.

As a registered Charity it was confirmed that all members of the PCC had completed and returned their Trustee Eligibility declarations.

**INTERREGNUM:** Revd Canon Marie Segal retired with effect from 8<sup>th</sup> October 2023 and a well-attended farewell service was held for her based on her favourite hymns.

A pre-vacancy meeting was held on 5<sup>th</sup> September led by the Archdeacon of West Ham, Elwin Cockett. It was conducted on Zoom as he was receiving treatment for cancer. The meeting was advised of the legal processes to be followed and given a rough estimate of how long the interregnum could expect to last. Having recently been advised by the Diocese that the post will be for a Priest-in-Charge, advertisements will be placed on the Diocesan website and in the "Church Times" in early April and interviews will be held in early June.

In accordance with Church of England guidelines two representatives from our congregations have been elected by the PCC to serve on the interview panel: Gary Harley from the Morning Congregation and Shaheen Zar from the Asian Congregation.

**FINANCE:** Reports are received from our Treasurer Michael Williams at each PCC and Standing and Finance meeting and mention and thanks must be made for the enormous amount of work he does, his diligence and attention to detail.

This year our report includes not only the accounts of the Morning Congregation but also those of our Asian Congregation, both of which have recently been independently examined and signed off. See pages 12 to 22.

Having been advised that there would be an increase of 7% in our Family Purse in 2024 to £74,906, we were asked if we could pledge to pay this in full, which we have done, acknowledging that this will only be possible through using legacy monies.

We have continued our tradition of annual charitable giving in addition to various fund-raising activities at coffee mornings and special events. (See also Famine Fund report page 24).

A vote by PCC to sell 49 St Andrew's Road (property previously occupied by curates) was passed but is on hold until the appointment of our new incumbent.

**WORSHIP:** The Worship Committee continues to meet regularly to discuss and review services, which have continued in the same format since Revd Canon Marie left. We are fortunate to have our non-stipendiary Associate Priest, Revd Hayley Morris to lead us and visiting clergy to fill in for her when she has time off.

We are privileged to have a small Choir led by our Organist and Choirmaster Duncan Paterson, who despite undergoing major surgery in the recent past continues in this capacity. We are very grateful to him and the Choir for the part they play in our worship week by week.

**PREMISES:** Please see Churchwardens' report on page 24.

**HEALTH AND SAFETY:** As the necessary policies had now been put in place, the Health and Safety Committee was disbanded during the year. Matters of concern are discussed at Standing and Finance/PCC as necessary.

As we approach the end of another year in the life of our church and look forward to celebrating our 100<sup>th</sup> anniversary, thanks must be given to Revd Hayley for the dedication she has shown in "holding the reins" during our interregnum and her ongoing leadership and hard work.

Our thanks also go to our Churchwardens. Unfortunately Barry Shortte has been off sick for most of the year and we wish him well. Gary Harley has worked incredibly hard in covering the work usually done by two people – a lot of it unseen and unknown about by the majority of the congregation. We are fortunate to have members of the Asian congregation who assist when requested. Thanks also go to all members of the PCC.

Our opening prayer at our Sunday services continues to be as below in addition to which we pray for the interregnum and that a new incumbent will be appointed before too long to lead us into the future.

God of mission  
Who alone brings growth to your church,  
Send your Holy Spirit to give  
Vision to our planning  
Wisdom to our actions  
Joy to our worship  
And power to our witness.  
Help our church to grow in numbers,  
In spiritual commitment to you,  
And in service to our local community,  
Through Jesus Christ our lord.  
Amen.

## **ASIAN CONGREGATION**

It has been over 14 years since we had our first worship at St Andrew's on 13th December 2009. Since then we have made progress beyond our expectations. We are known all over the world wherever Urdu, Hindi and Punjabi is spoken and the diaspora from those regions. We are a 'gathered' congregation of mainly, but not exclusively, expatriate Pakistani Christians. Our congregation is considered to be the largest of its kind in the UK. Throughout our existence at St Andrew's Church we have been affiliated with the Church of England by developing a very close association with the clergy and the main morning congregation of St Andrew's. Our Urdu-speaking preachers are sourced from a pool of C o E serving Ministers. We have an active Youth Group, Women's Group and Sunday School (Junior Church).

During the reporting period we have had a number of new families joining us who have been longing to worship in their own languages; one family found us through our website: [www.ilfordchurch.org](http://www.ilfordchurch.org). Another family occasionally attends all the way from Southend by public transport. Following a 'back to church' service invite our average attendance has improved from 80 to 95. At the main events such as Christmas and Easter services, we have had well over 350 worshippers. The services and all other church-related activities are relayed live on Facebook, resulting in many hundred views, In addition to regularly worshipping on Sunday afternoon at 4.00 pm.

In August 2023, a false blasphemy-related accusation led to a widespread mob attack on Christian inhabitants in a town, called Jaranwala, in Pakistan resulting in displacement of families and burning of over 20 churches. In response, in solidarity, a number of our congregation members protested in front of the Pakistani High Commission along with others from all over the UK. Our Chairperson, along with a few representatives from various Pakistani Organisations also met the High Commissioner as a delegation. All of the similar efforts, all over the world, successfully put pressure on the government of Pakistan to take urgent remedial actions, including the arrest of the perpetrators. A special prayer service was held in St Andrew's. A collection was made and sent to the affected families' children in the form of Christmas gift bags including presents and school stationery etc.

We regularly hold joint services with the morning congregation on special occasions for example to mark the Coronation of King Charles and the annual Carol Service.

A biannual Achievement Awards function was held on 5th November 2023 for appreciating and encouraging the high academic and non-academic achievers gaining successes in many walks of life. They were nominated from within the congregation and from the local community. Over 20 awards in various categories were presented to very impressive achievers.

The preceding year had been very significant and eventful for the Asian Congregation. Our congregation, at its AGM on 10th June 2022 unanimously accepted the proposal to fully become a part of the Church of England (C o E). Subsequently, the proposal was accepted by the PCC and we fully and officially became a part of C o E on 23rd March 2023. Henceforth St Andrew's has become known as one church with two distinct congregations. This was an

historic decision which was facilitated in the main by the Archdeacon of West Ham, Ven Elwin Cockett, who along with the incumbent at the time, Rev Canon Marie Segal, will be remembered by our future generations. Following our inclusion in the C o E the Bishop of Chelmsford, the Rt Rev Guli Francis-Dehqani, graced us with her presence at a joint service on 24th September 2023 and congratulated all of us for becoming part of C o E. Her visit was followed by the Bishop of Barking, the Rt Rev Lynne Cullen, who also congratulated us when she came to preach at our New Year's Day Service on 1<sup>st</sup> January 2024.

We very much hope that the Asian Congregation of St Andrew's, Ilford will progress from strength to strength and will work together with the morning congregation shoulder to shoulder in promulgating the Good News of Jesus.

**Shaheen Zar**  
***Chairperson***

## **SAFEGUARDING**

We have, as a PCC, adopted the Church of England National Safeguarding Policy which includes safeguarding of children, young people and vulnerable adults. Duncan Paterson is Safeguarding Officer for the Morning Congregation and Ritesh Kumar for the Asian Congregation.

## **LEGACY EXPENDITURE REPORT 2023**

At the end of the year, the PCC feel it important to give an update about the use of the generous legacies received in recent years, which is as below. Please feel free at any time to speak to any member of PCC – list on PCC board at back of church – if you want to know anything more about this. The priorities listed for the Grace Crowson, Norman Harlow, Joyce Fuller and Margaret Riddelsdell legacies were as a result of full congregational consultation, whilst Restoration of the Church Triptych was the specific expenditure request of Marie Spencer's legacy. Consultation regarding the use of Jenny Tripp's legacy will be held in the future.

**GRACE CROWSON LEGACY - £84,240.46****£6,682.43 AS AT 31<sup>st</sup> DECEMBER 2022**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
Chapel Door – (Completed 9.11.16)	<b>£18,000</b>	<b>£17,476.80</b>
Coffee Area at back of church (completed 2014)	<b>£7,500</b>	<b>£5,484.51</b>
Organ repairs (completed 2014)	<b>£8,000</b>	<b>£8,220</b>
Church Hall redecoration – architect costs to October 2017, redecoration of ground floor completed October 2017, (upper floor and office redecoration still outstanding).	<b>N/A</b>	<b>£16,821.50 (to date)</b>
Pew Cushions (Completed 2015)	<b>£9,000</b>	<b>£7,606.37</b>
Sanding/Repolishing of Church wooden flooring (Completed July 2020)	<b>N/A</b>	<b>£7,980.00</b>
Sanding/Repolishing of Hall wooden flooring (Completed August 2022)	<b>N/A</b>	<b>£7,176.00</b>
New main hall curtains and installation, including new tracks and pulleys (Completed October 2022)	<b>£5,415</b>	<b>£6,792.85</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2023 - £77,558.03</b>		
<b>LEGACY FUNDS REMAINING - £6,682.43</b>		

**MARIE SPENCER LEGACY - £20,101.45****£384.34 AS AT 31<sup>st</sup> DECEMBER 2022**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
Repair/re-gilding of alter Triptych – Completed 3rd December 2019	<b>£18,000</b>	<b>£18,825.14</b>
Electrical re-wiring/new lighting for Triptych	<b>N/A</b>	<b>£ 800.00</b>
Commemorative plaques for Triptych restoration and new Church Audio & Visual Systems – Purchased March 2020	<b>£106.00</b>	<b>£ 106.00</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2023 - £19,731.14</b>		
<b>LEGACY FUNDS REMAINING - £396.61</b>		

**NORMAN HARLOW LEGACY - £281,682.03**  
**£238,127.40 AS AT 31<sup>st</sup> DECEMBER 2022**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
JMA Garden Design Grounds Maintenance during 2019 (per Church grounds 5-year maintenance plan approved by PCC 2019)	<b>£5,725.60</b>	<b>£ 1,353.50 (5 invoices)</b>
Pruning of Trees and Shrubs (September 2019)	<b>N/A</b>	<b>£ 90.00</b>
50% of Installation of new Church Audio & Visual Systems (Completed November 2019)	<b>£25,000</b>	<b>£20,670.00</b>
JMA Garden Design Grounds Maintenance during 2020 (per Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 927.89 (5 invoices)</b>
Diocese 2020 Parish Share 2020 £23,516.46 balance payment approved by PCC November 2020 – 50% of balance payment (December 2020)	<b>N/A</b>	<b>£ 11,758.23</b>
JMA Garden Design Grounds Maintenance during 2021 (per Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 884.00 (5 invoices)</b>
Diocese 2021 Parish Share 2021 £24,398.01 balance payment approved by PCC November – 29.51% of balance payment (December 2021)	<b>N/A</b>	<b>£ 7,199.01</b>
JMA Garden Design Grounds Maintenance during 2022 (per Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£672.00 (4 Invoices to Sept 22)</b>
JMA Garden Design Grounds Maintenance during 2023 (per Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£1,449.00 (8 invoices to Sept 23)</b>
50% of Hall major replacement costs (New hall boiler installed 30 October (total £21,984.00), replacement hall doors installed 26 November (total £10,607.40)	<b>N/A</b>	<b>£16,295.70</b>
<b>TOTAL EXPENDITURE AS AT 31 December 2023 - £61,299.33</b>		
<b>LEGACY FUNDS REMAINING - £220,382.70</b>		

**JOYCE FULLER LEGACY – £201,790.95**  
**£162,163.72 AS AT 31<sup>st</sup> DECEMBER 2022**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
50% of Installation of new Church Audio & Visual Systems (Completed November 2019)	<b>£25,000</b>	<b>£20,670.00</b>
Diocese 2020 Parish Share 2020 £23,516.46 balance payment approved by PCC November 2020 – 50% of balance payment (December 2020)	<b>N/A</b>	<b>£11,758.23</b>
Diocese 2021 Parish Share 2021 £24,398.01 balance payment approved by PCC November – 29.51% of balance payment (December 2021)	<b>N/A</b>	<b>£ 7,199.00</b>
50% of Hall major replacement costs (New hall boiler installed 30 October (total £21,984.00), replacement hall doors installed 26 November (total £10,607.40)	<b>N/A</b>	<b>£16,295.70</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2023 - £55,922.93</b>		
<b>LEGACY FUNDS REMAINING - £145,868.02</b>		

**MARGARET RIDDELSDELL LEGACY - £500.00 (RECEIVED 1<sup>st</sup> SEPTEMBER 2021)**  
**£244.20 AS AT 31<sup>st</sup> DECEMBER 2022**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
New Bibles purchased for church (Oct 2021)	<b>N/A</b>	<b>£255.80</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2023 - £255.80</b>		
<b>LEGACY FUNDS REMAINING – £244.20</b>		

**JENNIFER TRIPP LEGACY - £110,000.00 (RECEIVED APRIL 2022)**  
**£110,000.00 AS AT 31<sup>st</sup> December 2022**

**Additional £33,958.62 received in 2023 (£25,000 - 30/31 May, £8,958.62 - 4 July)**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2023 - £nil</b>		
<b>LEGACY FUNDS REMAINING – £143,958.62</b>		

## FINANCIAL REVIEW

The income and expenditure figures include the income and expenditure figures of St Andrew's Asian Congregation (Designated Funds) for the first time, following it becoming fully part of St Andrew's in 2023.

Total income of £200,785 was generated, a decrease of £30,413 on last year. £196,828 was unrestricted, with the remaining £3,958 restricted. Planned giving (donations by direct debit, bankers' order, and envelope giving) increased by £10,205 to £31,323. Donations and appeals income amounted to £23,277, an increase of £14,423 on last year. Loose plate collections totalled £25,070, an increase of £21,567. Income tax recovered from gift aided donations raised £6,733 (£5,845 received from unrestricted donations, £9 from designated donations, and £879 from restricted donations). Bank and Building Society interest totalled £17,522, an increase of £10,309 on last year. Church Hall Lettings (part of income from church activities) generated £43,030, an increase of £1,011. Other income represents £15,175 telephone mast rental income and £677 sundry receipts. A legacy of £33,959 was received during the year.

Total expenditure was £236,914, an increase of £69,124 on last year. The diocesan parish contribution (diocesan family purse) during the year was £70,429. Expenses for the upkeep of the churchyard expenses were £2,579, an increase of £1018). Church running costs were £44,679, up £32,289, whilst Church and Vicarage maintenance costs were £11,146, down £1,499. Church Hall running expenses increased by £3,153 to £39,141. Church Hall maintenance costs decreased by £17,642 to £9,748. Missionary and Charitable giving (donations) for the year was £14,365 (specific charitable fund-raising in church for various charities not recorded in the church financial statement totalled £1,758). The Curate's house maintenance, repairs and insurance costs were £4,183, down £4,379.

The net movement in funds from all income and expenditure was minus £12,843 (a decrease of £76,251 compared with last year's £63,408 surplus) which is represented by the movement in short term deposits, cash at bank and in hand, debtors, and creditors.

Total funds held consequently decreased by £12,843 from £604,151 at the start of the year to £591,308. The total funds consist of £589,458 of unrestricted funds (£519,627 in the General Fund, with the remaining £69,831 relating to funds designated by the PCC for specific purposes, namely the Asian Congregation, Hall General, Hall Fabric, Flower and Grounds, Youth Work, Training, Office Equipment Fund, and Music Funds) and £1,849 restricted funds (Famine, Vicar's Discretionary, Sound System, and Marie Spencer Legacy Funds).

The PCC has a policy to try to ensure that sufficient unrestricted reserves are held to cover six months' average running costs. The actual unrestricted reserves position for the year was sufficient to cover more than 29 months of running costs.

**Revd Hayley Morris**  
**Associate Priest**  
**11<sup>th</sup> April 2024**

*M. J. Morris*

### Independent Examiner's Report on the Accounts

I Report to the trustees/members of St Andrew's Great Ilford on Accounts for the year ending 31<sup>st</sup> December 2023.

#### Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").


I report in respect of my examination of the Trust's account carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act;  
or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed .....  ..... Date: ..... 6/3/24 .....

Name: Derek Weist, FCA  
Relevant professional body: Institute of Chartered Accountants in England and Wales  
Address: 1 Cleveland Mansions, South Woodford, London E18 2AJ

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL FUNDS 2023 £</b>	TOTAL FUNDS 2022 £
<b>Income</b>						
<i>Donations and legacies</i>	2a	73,804.81	43,393.72	3,908.74	<b>121,107.27</b>	150,795.85
<i>Fundraising activities</i>	2b	89.50			<b>89.50</b>	917.20
<i>Income from investments</i>	2c	17,085.76	387.25	49.07	<b>17,522.08</b>	19,813.37
<i>Income from church activities</i>	2d	3,184.84	43,030.00		<b>46,214.84</b>	44,832.12
<i>Other income</i>	2e	15,180.00	671.77		<b>15,851.77</b>	14,839.18
<b>Total Income</b>		<b>109,344.91</b>	<b>87,482.74</b>	<b>3,957.81</b>	<b>200,785.46</b>	<b>231,197.72</b>
<b>Expenditure</b>						
<i>Expenditure on raising funds</i>	3a					500.00
<i>Expenditure on church activities</i>	3b	107,164.62	123,444.14	6,305.00	<b>236,913.76</b>	167,289.56
<b>Total Expenditure</b>		<b>107,164.62</b>	<b>123,444.14</b>	<b>6,305.00</b>	<b>236,913.76</b>	<b>167,789.56</b>
<b>Net income/(expenditure)</b>		2,180.29	(35,961.40)	(2,347.19)	<b>(36,128.30)</b>	63,408.16
Other recognised gains/losses						
Transfer between funds		(24,041.40)	47,326.50		<b>23,285.10</b>	
<i>Gains/(losses) on revaluation of fixed assets</i>	5					
<i>Gains/(losses) on investment assets</i>	6					
<b>Net movement in funds</b>		<b>(21,861.11)</b>	<b>11,365.10</b>	<b>(2,347.19)</b>	<b>(12,843.20)</b>	63,408.16
Total funds brought forward at 1st January 2023		541,488.09	58,466.42	4,196.42	<b>604,150.93</b>	<b>540,742.77</b>
<b>Total funds carried forward at 31st December 2023</b>		<b>519,626.98</b>	<b>69,831.52</b>	<b>1,849.23</b>	<b>591,307.73</b>	<b>604,150.93</b>

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

BALANCE SHEET AT 31 DECEMBER 2023

	Notes	2023	2022
		£	£
<b>Fixed assets</b>			
Tangible fixed assets	5	30,904.00	35,038.00
<b>Total fixed assets</b>		<u>30,904.00</u>	<u>35,038.00</u>
<b>Current assets</b>			
Debtors	7	2,336.00	2,655.00
Short term deposits		533,261.09	552,780.39
Cash at bank and in hand		30,703.90	17,559.19
		<u>566,300.99</u>	<u>572,994.58</u>
Creditors: amounts falling due within one year	8	-5,897.26	-3,881.65
<b>Net current assets</b>		<u>560,403.73</u>	<u>569,112.93</u>
<b>Total assets less current liabilities</b>		<u>591,307.73</u>	<u>604,150.93</u>
Creditors: amounts falling due after one year	9		
<b>NET ASSETS</b>		<u>591,307.73</u>	<u>604,150.93</u>
<b>Funds</b>			
Restricted funds	10	1,849.23	4,196.42
Designated funds	10	69,831.52	58,466.42
Unrestricted funds	10	519,626.98	541,488.09
		<u>591,307.73</u>	<u>604,150.93</u>

Approved by the Parochial Church Council on 11 April 2024 and signed on its behalf

The Revd Hayley Morris  
Associate Priest

*M. J. Morris*

The accompanying notes form a part of these financial statements.

## **PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023**

#### **1. Accounting policies**

##### **a Accounting convention**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2015 and with the Charities Act 2011.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

##### **b Funds accounting**

Funds held by the PCC are:

*Unrestricted funds* - general funds which can be used for PCC ordinary purposes

*Designated funds* - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

*Restricted funds* - a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest; b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund.

##### **c Income**

All income is accounted for gross.

##### ***Donation and legacies***

*Collections* are recognised when received.

*Planned giving* receivable is recognised only when received.

*Income tax* recoverable on Gift Aid donations is recognised when the income is received

*Donations, grants and legacies* are recognised when the PCC is legally entitled to the amount due, there is evidence of entitlement to the gift, receipt is probable and can be measured reliably

##### ***Income from investments***

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

##### ***All other income***

All other income is recognised when it is receivable, the PCC becomes entitled to the resources, and it is more likely than not that the PCC will receive the resources and its monetary value can be measured with sufficient reliability.

##### ***Gains and losses on investments***

Realised gains are recognised when the investments are sold

Unrealised gains and losses are accounted for on revaluation on 31 December.

## **PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

### **NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2023**

#### **d Expenditure**

Resources expended are accounted for on an accruals basis and are accounted for gross.

##### **Grants**

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

##### **Church Activities**

The diocesan parish contribution is accounted for when paid. Any parish contribution unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

#### **e Fixed Assets**

##### **Tangible 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 furnishing held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected. For inalienable property acquired prior to (date) there is insufficient cost information available and therefore such assets are not valued in the accounts. Individual items acquired since (date) have been capitalised in the accounts and depreciated over their useful economic life (see note (d) ).

All expenditure on consecrated or beneficed buildings and individual items costing under £2000 are written off in the year they were incurred.

##### **Depreciation**

Depreciation is calculated to write down the cost of tangible fixed assets, excluding freehold properties, over their expected useful lives. The rates generally applicable are:

Fixtures and fittings	25% straight line
Computer equipment	30% straight line
Audio Visual Equipment	10% straight line

No depreciation is provided on freehold property as it is the PCC's policy to maintain these assets in a continual state of sound repair. The useful economic life of these assets is so long and residual values so high that any depreciation would not be material. These assets will be subject to annual impairment reviews. Provision will be made if there has been any permanent diminution in value.

##### **Investments**

Investments are stated at market value at the balance sheet date.

#### **f 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 uncollectible.

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

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2023**

**2 Income**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL FUNDS 2023 £</b>	TOTAL FUNDS 2022 £
<b>a Donations and legacies</b>					
Planned giving	19,784.28	9,979.00	1,560.00	<b>31,323.28</b>	21,118.53
Collections at all services	4,320.27	20,749.80		<b>25,070.07</b>	3,502.73
Gift days			745.00	<b>745.00</b>	740.00
Donations and appeals	9,896.56	12,655.76	725.00	<b>23,277.32</b>	8,854.64
Income tax recoverable	5,845.08	9.16	878.74	<b>6,732.98</b>	6,579.95
Grants					
Legacies	33,958.62			<b>33,958.62</b>	110,000.00
	<u>73,804.81</u>	<u>43,393.72</u>	<u>3,908.74</u>	<u><b>121,107.27</b></u>	<u>150,795.85</u>
<b>b Fundraising activities</b>					
Fetes, bazaars and other fund-raising events					835.00
Bookstall	89.50			<b>89.50</b>	82.20
	<u>89.50</u>			<u><b>89.50</b></u>	<u>917.20</u>
<b>c Income from Investments</b>					
Bank & Building Society Interest	17,085.76	387.25	49.07	<b>17,522.08</b>	7,213.37
Curate's House Rental Income					12,600.00
	<u>17,085.76</u>	<u>387.25</u>	<u>49.07</u>	<u><b>17,522.08</b></u>	<u>19,813.37</u>
<b>d Income from church activities</b>					
Donations for use of church	300.00			<b>300.00</b>	275.00
Church hall lettings etc		43,030.00		<b>43,030.00</b>	42,019.50
Fees from weddings etc	2,726.00			<b>2,726.00</b>	2,310.00
Parish magazine					
Coffee money	158.84			<b>158.84</b>	227.62
	<u>3,184.84</u>	<u>43,030.00</u>		<u><b>46,214.84</b></u>	<u>44,832.12</u>
<b>e Other income</b>					
Insurance Claims					
Duplicating	5.00			<b>5.00</b>	1.00
Sundry Income	15,175.00	671.77		<b>15,846.77</b>	14,838.18
	<u>15,180.00</u>	<u>671.77</u>		<u><b>15,851.77</b></u>	<u>14,839.18</u>
<b>Total Income</b>	<u>109,344.91</u>	<u>87,482.74</u>	<u>3,957.81</u>	<u><b>200,785.46</b></u>	<u>231,197.72</u>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2023**

**3 Expenditure**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
<b>a Expenditure on raising funds</b>					
Harvest quiz costs					500.00
					<b>500.00</b>
<b>b Expenditure on church activities</b>					
Missionary and charitable giving:					
Overseas:					
Pakistan Flood Appeal		3,190.00		<b>3,190.00</b>	
Embrace The Middle East			800.00	<b>800.00</b>	250.00
Barnabus Aid			400.00	<b>400.00</b>	500.00
Smile Train			400.00	<b>400.00</b>	
Water Aid			400.00	<b>400.00</b>	
Mercy Ships			900.00	<b>900.00</b>	
Sight Savers					250.00
Falconer Trust			800.00	<b>800.00</b>	250.00
Save The Children Fund			835.00	<b>835.00</b>	
Teso Development Trust			800.00	<b>800.00</b>	250.00
UNICEF Gaza Appeal			570.00	<b>570.00</b>	
UNICEF UK					500.00
Home:					
CEP	500.00			<b>500.00</b>	500.00
Redbridge Street Pastors	120.00			<b>120.00</b>	620.00
Redbridge Foodbank	750.00			<b>750.00</b>	500.00
Salvation Army	500.00			<b>500.00</b>	500.00
St Andrew's Community support		3,000.00		<b>3,000.00</b>	
Christians Against Poverty			400.00	<b>400.00</b>	
Non-charitable giving					
St Andrew's Church					
(from St Andrew's Asian Congregation)		1,350.00		<b>1,350.00</b>	
	<b>1,870.00</b>	<b>7,540.00</b>	<b>6,305.00</b>	<b>15,715.00</b>	<b>4,120.00</b>
Ministry costs:					
diocesan parish contribution	70,428.60			<b>70,428.60</b>	63,077.92
Parish Fees	1,353.00			<b>1,353.00</b>	974.00
other clergy costs	506.99	2,879.99		<b>3,386.98</b>	262.66
Church running expenses	15,066.58	29,612.44		<b>44,679.02</b>	12,389.69
Church & Vicarage maintenance	11,145.72			<b>11,145.72</b>	12,645.12
Major Installation		32,591.40		<b>32,591.40</b>	
Curates House Expenses	4,183.12			<b>4,183.12</b>	8,561.81
Upkeep of services					
Upkeep of churchyard	2,138.56	440.00		<b>2,578.56</b>	1,560.06
Parish magazine					
Youth Church		1,364		<b>1,363.91</b>	3.75
Church hall running expenses		39,140.78		<b>39,140.78</b>	35,987.83
Church hall maintenance		9,748.20		<b>9,748.20</b>	27,390.58
Education & Training					49.33
Administration - Printing & Stationery		127.42		<b>127.42</b>	51.81
Administration - Sundry	472.05			<b>472.05</b>	215.00
Bank Charges					
Independent examination fee					
	<b>107,164.62</b>	<b>123,444.14</b>	<b>6,305.00</b>	<b>236,913.76</b>	<b>167,289.56</b>
<b>Total Expenditure</b>	<b>107,164.62</b>	<b>123,444.14</b>	<b>6,305.00</b>	<b>236,913.76</b>	<b>167,789.56</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2023**

**4 Staff costs**

	<b>2023</b>	2022
	£	£
a <i>Wages, salaries &amp; Expenses</i>	<b>576.00</b>	<b>576.00</b>

During the year the PCC employed an Organist, but no payment was large enough to attract social security costs.

**b *Payments to PCC members***

As the parish organist, Mr D Paterson who is member of the PCC, was paid £576 during the year. There were no other disclosable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

**5 Tangible fixed assets**

	Freehold land and buildings	Church equipment	<b>TOTAL</b>
<b>Cost or valuation</b>	£	£	£
At 1 January 2023	6,100.00	41,340.00	<b>47,440.00</b>
Additions			
Disposals			
Revaluation			
At 31 December 2023	<u>6,100.00</u>	<u>41,340.00</u>	<u><b>47,440.00</b></u>
<b>Depreciation</b>			
At 1 January 2023		12,402.00	<b>12,402.00</b>
Provided in the year		4,134.00	<b>4,134.00</b>
Disposals			
At 31 December 2023		<u>16,536.00</u>	<u><b>16,536.00</b></u>
<b>Net book amounts</b>			
<b>At 31 December 2023</b>	<u><b>6,100.00</b></u>	<u><b>24,804.00</b></u>	<u><b>30,904.00</b></u>
At 31 December 2022	<u>6,100.00</u>	<u>28,938.00</u>	<u>35,038.00</u>

The freehold land and buildings comprises the curate's house at 49 St Andrews Road. The cost value is the original purchase value paid in 1962. A professional current market valuation has yet to be obtained, but it is estimated that its value is in excess of £400,000.

Church Equipment (audio and visual system purchased at cost of £41,340 November 2019) is being depreciated over 10 years at 10% per annum of the 2019 purchase cost from 31 December 2020

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2023**

**6 Analysis of Net assets by fund**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2023 £</b>
Fixed assets for church use	30,904.00			<b>30,904.00</b>
Investment fixed assets				
Current assets	489,007.98	75,379.75	1,913.26	<b>566,300.99</b>
Current liabilities	-285.00	-5,548.23	-64.03	<b>-5,897.26</b>
Long term liabilities				
	<b>519,626.98</b>	<b>69,831.52</b>	<b>1,849.23</b>	<b>591,307.73</b>

**7 Debtors**

	<b>2023 £</b>	2022 £
Income tax recoverable		
Prepayments and accrued income	<b>2,336.00</b>	2,655.00
Other debtors		
	<b>2,336.00</b>	2,655.00

**8 Creditors: amounts falling due within one year**

	<b>2023 £</b>	2022 £
Deferred income		
Accruals for utilities and other costs	<b>5,833.23</b>	3,817.62
Other creditors	<b>64.03</b>	64.03
	<b>5,897.26</b>	3,881.65

**9 Creditors: amounts falling due after more than one year**

<b>2023 £</b>	2022 £

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2023**

**10 Statement of funds**

	Bal b/fwd 1 Jan 2023	Income	Expenditure	Transfers, other gains and losses	Bal c/fwd 31 Dec 2023
	£	£	£	£	£
<b>Unrestricted Fund</b>					
General Fund	541,488.09	109,344.91	-107,164.62	-24,041.40	<b>519,626.98</b>
	<u>541,488.09</u>	<u>109,344.91</u>	<u>-107,164.62</u>	<u>-24,041.40</u>	<u><b>519,626.98</b></u>
<b>Designated Fund</b>					
Hall General Fund	40,404.84	43,130.00	-75,060.38	28,091.40	<b>36,565.86</b>
Hall Fabric Fund	16,334.10	327.66	-6,700	0	<b>9,961.76</b>
Flower & Grounds Fund	615.46	82.42	-70.00	0	<b>627.88</b>
Youth Work	382.81	12.27	0	0	<b>395.08</b>
Training Fund	138.83	5.26	0	0	<b>144.09</b>
Office Equipment Fund	389.25	14.02	0	0	<b>403.27</b>
Music Fund	201.13	7.01	0.00	0	<b>208.14</b>
Asian Congregation		43,904.10	-41,613.76	19,235.10	<b>21,525.44</b>
	<u>58,466.42</u>	<u>87,482.74</u>	<u>-123,444.14</u>	<u>47,326.50</u>	<u><b>69,831.52</b></u>
<b>Restricted Fund</b>					
Famine Fund	2,582.01	3,908.74	-6,305.00	0	<b>185.75</b>
Internal Fabric Fund	0	0	0	0	<b>0</b>
Vicars Discretionary Fund	127.00	0	0	0	<b>127.00</b>
Sound System Fund	1,103.07	36.80	0	0	<b>1,139.87</b>
Marie Spencer Legacy Fund	384.34	12.27	0	0	<b>396.61</b>
	<u>4,196.42</u>	<u>3,957.81</u>	<u>-6,305.00</u>	<u>0.00</u>	<u><b>1,849.23</b></u>
<b>Total funds</b>	<u>604,150.93</u>	<u>200,785.46</u>	<u>-236,913.76</u>	<u>23,285</u>	<u><b>591,307.73</b></u>

Asian Congregation (Designated Fund) represents funds of St Andrew's Asian Congregation. Funds included in accounts following approval by Chelmsford Diocese and St Andrew's PCC for St Andrew's Asian Congregation to become fully part of St Andrew's Great Ilford Church and the Church of England on 16 March 2023

St Andrew's Asian Congregation funds at 1 January 2023 were £23,285.10

## **DEANERY SYNOD REPORT**

There have been three meetings during the year at different churches throughout the Deanery. All meetings begin with an act of worship led by the host parish and standard items include reports from the Deanery Treasurer, and the Education Scrutiny representative as well as from Diocesan and General Synods when they have met. At each meeting there is usually a speaker on a topic of special interest.

The first meeting of the year met at Holy Trinity, Barkingside and was addressed by Paul Samuels of Redbridge and Ilford Citizens UK, a non-partisan community organisations using networking and collective connections to influence decision makers such as councillors on important issues. Their current campaigns include youth safety, promoting mental health and prevention of hate crime.

In June the speaker was Julia-Burton-Jones, Anna Chaplaincy lead for Rochester Diocese and national Anna Chaplaincy training and development lead who explained its work and approach. The organisation was founded in 2010 to minister to older people emotionally and spiritually, community-based around a local church. It is ecumenical in ethos, person-centred and non-judgemental, providing community-based spiritual care for older people of strong, little or no faith.

The meeting was also addressed by Michaela Southworth, Chelmsford Diocesan Secretary and CEO who spoke about her work, her personal history and the Diocese's challenges and direction of travel. Her aim is to bring the Deaneries and central Diocesan functions closer together.

The November meeting was held at St Paul's Hainault where the main part of the evening was devoted to a discussion on the Deanery Strategy and its state of play, where members, in groups, were invited to reflect on the successes, challenges, new possibilities and needs within their own parish.

In March we met at St Luke's church, Ilford and listed to a presentation from Beccy Hills, Diocesan Parish Giving Adviser who explained the various ways in which people could make donations. We learned that bids could be made for digital devices in this respect and as a result our Treasurer was successful in his bid for a contactless donation machine which we will take possession of in June of this year.

**Gary Harley, Marion Pank, Margaret Smith**  
*Deanery Synod Lay Representatives*

## CHURCHWARDENS' REPORT

### CHURCH BUILDINGS 2023 – 2024: CAPITAL, REVENUE AND REPAIR PROJECTS

Throughout the year we have carried out maintenance and servicing work to our buildings, which include the church, hall, vicarage, and the house at 49 St Andrew's Road which in the past was where the curates working at St Andrew's lived. The maintenance and service costs are broken down as follows:

Electrical	<b>£1,530.00</b>
Plumbing	<b>£625.00</b>
Cleaning	<b>£9,165.60</b>
Organ	<b>£492.00</b>
Fire and Safety Equipment	<b>£540.58</b>
49 St Andrew's Road	<b>£4,183.00</b>

We have also carried out several projects and/or upgrades to areas of our buildings that the PCC in agreement with the Standing and Finance Committee felt needed doing. The description and costs of these upgrades are listed below.

We replaced the two wooden doors to the hall, the main outer doors, and the inner doors. with aluminium doors which were painted in the colour of St Andrew's blue. **£10,607.40**

We needed to replace the gas boiler in the hall since the gas engineer advised us that he was no longer able to service the boiler due to wear and tear. We have been using the same gas engineer to service the boiler that installed the original boiler in the hall over 20 years ago. **£21,984.00**

During the works on installing the new gas boiler the engineer had to arrange to erect scaffolding on the roof to replace the old flue. We took advantage of the scaffolding being in place and arranged for a builder to fix a problem with the chimney breast that was causing a water leak in the upstairs office in the hall. **£1,680.00**

We arranged to carry out the annual maintenance and service of the heaters in the church and to have heater guards installed and fitted around the heaters. This is to prevent any accidents with the young children touching the heated metal when the heaters are in operation. **£3,765.60**

The Quinquennial Inspection report carried out in December 2022, highlighted structural damage to the lean-to brick storage building on the outside of the hall. The condition became worse over the months as well as discovering a water leak in the roof. The building is used by the Pre-school and the Guides to store their equipment. We arranged for a local builder to carry out the repair works. **£6,700.00**

We have a contract with a local garden design company to maintain our church grounds. The grounds were originally landscaped by them following our being successful with a Heritage Lottery Grant. They come on site three or four times a year to manage the upkeep of the church garden. **£2,138.56**

During the Sunday services we were hearing a distortion in the sound coming from the speakers on the wall. Since we have a maintenance contract with the company that installed the sound and visual equipment we called them in to investigate and carry out the necessary repair work. **£984.00**

We continue to receive an annual income for housing the Mobile Telephone Mast on the church premises. **£15,175.00**

A special thank you to Geoffrey Eze, Halls' Booking Secretary, for the fantastic job he continues to do in managing the hall bookings and liaising with the hall hirers.

If you have an idea of a project that you think would enhance the welcome and worship at St Andrew's, then please speak to myself, Barry, or any member of the PCC.

**Gary Harley, Churchwarden**  
**Barry Shortte, Churchwarden**

## **WORSHIP**

The Worship Committee has continued to meet throughout this last year during which time we said our farewells to Revd Canon Marie Segal on her retirement and, sadly, to Mike Spencer who passed away in September and to whom we are grateful for his contributions to this committee.

Our Musical Director, Duncan Paterson, underwent surgery in November and the choir rose to the challenge of leading the singing without accompaniment and the congregation responded well. Thankfully Duncan was well enough to be back with us after Christmas.

As a committee we have continued to discuss the worship on offer here at St Andrew's. The pattern of services has continued including a sung eucharist, family eucharist, eucharist service and morning worship on a monthly basis. On a fifth Sunday the Songs of Praise format has remained popular. There have been a couple of special services eg The King's Coronation Service and Marie's Retirement Service in October. STAFF have also led a special service and we have had some invited guest speakers including a speaker from the Mercy Ships Charity at the Harvest service and Helen Mullis from the Christian Education Partnership came to speak in December. We continue our pattern of joining with the Asian afternoon congregation for special services such as the Carol Service.

We continue to value lay participation in our services and have welcomed Ellen Harley, Michael Williams and Marion Pank as lay leaders of services on a monthly basis. Folk from the congregation continue to lead us in our intercessions and reading lessons for each service. For this we are grateful. It is important for the people of God, the congregation, to be involved in our worship week by week. Worship is something we do together; it is not something done to us.

Of course we are now in interregnum and this puts more emphasis on lay participation for which I am very grateful. This time continues and I hope that by the Autumn we will have a new Priest in Charge. Until then we will continue with the pattern of services. Finally please pray for the right person to be appointed here at St Andrew's to lead us in our worship.

**Revd Hayley Morris**  
***Associate Priest***

## **GROUPS AND ORGANISATIONS**

### **BIBLE STUDY AND COURSES**

As is now our custom during Advent and Lent we have chosen books to read together and these books and reflections have also been used in our Wednesday morning Eucharist Services. The Advent book which proved especially popular was called 'Brightest and Best' by Philippa Ruth Wilson and the Lent book this year is called 'Reflections for Lent' with a variety of contributors. Whilst in interregnum it was decided that we would not run an Advent or a Lent course. Bible Study meetings are also on hold for the time being.

**Revd Hayley Morris**  
*Associate Priest*

### **BOOK CLUB**

The Book group continues to meet regularly every 4 to 6 weeks. We are grateful to those members who host our meetings and for their hospitality. We have grown in number and continue to enjoy meeting to eat a supper of fish and chips before Book group proper starts and we discuss the chosen book. Once again, we have read a variety of books and some of us are trying hard to not always bring the same genre of book to choose from! This year we have read **Love Untold** by Ruth Jones, **A Bird in the Hand** by Anne Cleeves and **Sweet Sweet Revenge Ltd** by Jonas Jonasson amongst others.

**Revd Hayley Morris**  
*Associate Priest*

### **ST ANDREW'S FAMINE FUND (STAFF)**

I took over as Chair of STAFF sometime last year when John Manuel retired after many years. John and Audrey remain on the committee and we are grateful for the hospitality they provide at their home where we meet.

This year we have allocated funds to several charities and reacted to situations that have arisen in the world, eg the earthquake in Turkey and the humanitarian crisis in Gaza, by having a gift offering plate at the end of a service. At our meeting in November, we agreed to make six donations of £400.00 to each the following charities, Christians Against Poverty, Falconer Trust, TESO Development Trust, Smile Train, WaterAid and Embrace the Middle East. We have received letters of thanks and receipts for all the donations.

The STAFF Committee has worked hard as always to ensure that the money donated is put to the best use and this year we have also supported a UK based charity, CAP (Christians Against Poverty), which helps to provide financial support and advice to those in need here in the UK.

The team has led a Sunday morning service to explain the different ways people can help to contribute and we are holding a Family Fortunes-style Quiz-night in April as part of a fund-raising push. We issued a Lent Challenge, giving people a coffee bag in an envelope and encouraging people to give up a cup of coffee or tea a week, bought in a coffee shop, and

asking them to set aside the money they would have spent and to return it on Easter Sunday as an offering to STAFF.

As always I am eternally grateful for the generosity of folk here at St Andrew's. THANKYOU.

**Revd Hayley Morris**  
***Associate Priest***  
***Chair of STAFF***

### **10<sup>th</sup> ILFORD BROWNIES**

As usual it was a busy year for the Brownies. We started off with our annual trip to the panto at the Kenneth More Theatre which was a great evening with the whole theatre full of Rainbows, Brownies, Guides and Rangers. Towards the end of January we made our own Christingle Candles to take home and fill with money for the charity and these were brought back and taken to church.

During February we worked hard on our Unit Meeting activities, Skills Builders and Badges, we also celebrated Thinking Day remembering all those in Guiding throughout the world. March is very special as we invite the mums, grandmas, aunties or big sisters to join us at Brownies for our Mother and Daughter Evening. The Rainbows join us and we play games and always make a craft with them before giving every lady a little gift. During the month we also raised money for Red Nose Day. We finished off the term presenting all the badges that the Brownies at earned and there was a lot.

In April and May we worked hard again on our Unit Meeting Activities, Skills Builders and Badges, learning new games and trying new activities. We also celebrated the Coronation with the Rainbows, Brownies, Guides and Rangers from St Andrew's plus members from other groups. We had fun activities and decorated cakes that we got to eat at the party. We also started to prepare for our first Brownie Holiday since covid.

During June we celebrated Fathers' Day and invited the dads, granddads, uncles or older brothers to join us. We had some fun activities and found that the dads are very competitive with their newspaper towers and fizzy flyers. Then at the end of the month we went on our Brownie Holiday. It was great weather, we did lots of exciting activities at Chigwell Row campsite, karting, wall climbing, crafts, campfire to name but a few to the theme of Harry Potter and the Brownies can't wait for the next one.

In July we finished off our badge work and then had our annual sports evening at the site in Wanstead Park Road with the Rainbows. All the parents joined us for a lovely evening including our parents' race. We also presented their badges.

August was a well-earned rest for the leaders and time to plan for the coming term.

In September we started back with new girls joining us and a few of our Brownies moving up to Guides. We planned with the Brownies our ideas for the term and then started on the badges.

During October we prepared for our annual show which is in November and we do with the Rainbows and Guides and Rangers who come and run the stalls for us. It is always a lovely evening with the Rainbows and Brownies entertaining everyone and there are games, stalls and raffles for everyone to have a go on. The hall is full and great fun is had by everyone. We also donate most of the money we make to the church for the hall.

December was a fun couple of weeks before we finished for Christmas with Diwali activities, Christmas crafts and our party.

**Amanda Shepherd**  
*Brown Owl*

### **10<sup>th</sup> ILFORD RAINBOWS**

We regularly had 12 girls aged 4 to 7 years in Rainbows over the year. That is our maximum number and as one girl left or moved up to Brownies another was invited to join from our waiting list.

I continue to be the Rainbow Leader (known as Star) very ably assisted by Young Leader Iman (known as Sunshine). Sadly, we lost 2 Unit Helpers during 2023 and ended the year relying on parents to help out at meetings as our second adult.

A typical meeting consists of activities from the Girlguiding programme, Rainbow Chat, where the girls talk about what they have done during the week and plan for the future, and a game. This year we mainly completed activities from the 'Know Myself' and 'Express Myself' themes, and started on 'Have Adventures' and 'Take Action'. We also celebrated special dates and this year we made rabbits for Lunar Year, celebrated Thinking Day by travelling around the world with passports girls had made, had an egg hunt and egg and spoon race for Easter, made cards and bookmarks for Fathers' Day, made a card for Rev Marie's retirement and held a Christmas party.

Each year we join with the Brownies for 3 occasions and 2023 was no different, with Mother and Daughter Evening in March, Sports Evening at Wanstead Park Road in July and Parents' Evening in November. The Rainbows sang 'When I grow up' from Matilda, and, in a new venture for Rainbows, several girls did gym displays and sang songs either solo or with a partner. In May we joined with Guides and Brownies for a fun event celebrating the Coronation.

Outside of regular Friday evenings, girls and their parents joined with other local Girlguiding groups to enjoy the pantomime at Kenneth More Theatre in January, and in September we took 7 Rainbows to the Rainbow and Brownie Day at Chigwell Row Campsite.

**Jenny Bowen**  
*Star*

## COMMUNITY

We continue to give regular support to our local Foodbank including special treats on occasions such as Christmas and Easter.

Our local beat police officer calls in regularly to our Wednesday morning service of Holy Communion to speak about local issues and hear of any concerns we may have.

Our halls are hired out on a regular basis throughout the year to the following organisations and are also available for one-off hire.

- Munchkinz Pre-School – daily throughout term times.
- Ilford National Trust Association – evening meetings.
- Karate – evening meetings.
- Kumon – Saturday morning and evening meetings.
- Yoga – evening meetings.
- Uniformed organisations – Brownies, Rainbows and Guides – evening meetings.
- Surgeries for local councillors – Saturday mornings.

We take this opportunity of thanking Geoffrey Eze, our Halls' Booking Secretary, for his hard work and diligence in managing the lettings.

## GENERAL PRIVACY NOTICE

On 28th May 2018 General Data Protection Regulations (GDPR) came into force. As a church we hold data on our members which comprises name, address, telephone number and, in some cases, e-mail address. This information is used to maintain a record of church members (both those on the electoral roll\* and those who have not signed up to this).

The data held allows us to contact members of the congregation for pastoral matters, and matters associated with the life of the church. The information will not be used for any other purpose, eg marketing and it will never be made available to any third party without express permission from the individual(s) concerned.

You may, at any time, request that your personal data be removed from our records by contacting the PCC Secretary.

\*If you have registered to be on the Electoral Roll, you will have received a copy of the more extensive Church of England Electoral Roll Privacy Notice. Copies can be obtained from the Electoral Roll Officer or from the Church website – [www.saintandrews.wordpress.com](http://www.saintandrews.wordpress.com).

***If you would like further details on anything mentioned in this report, please speak to any of the following:***

***Associate Priest - Revd Hayley Morris,  
Churchwarden – Gary Harley, Churchwarden - Barry Shortte,  
PCC Secretary – Marion Pank, PCC Treasurer – Michael Williams  
Chairman Asian Congregation – Shaheen Zar (Sammy)***

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# Accounts

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# **ST ANDREW'S CHURCH GREAT ILFORD**

The Drive, Ilford, Essex  
Charity Registration No 1132483  
[www.standrewsilford.org](http://www.standrewsilford.org)

## **Annual Report and Financial Statements of the Parochial Church Council for the year ended 31<sup>st</sup> December 2022**

**Incumbent**

**Vicar**

*The Revd Canon Marie Segal  
The Vicarage, St Andrew's Road, Ilford, IG1 3PE*

**Associate Priest**

*The Revd Hayley Morris  
15 Mistley Thorn, Cranbrook Rise, Ilford, IG1 3QP*

**Churchwarden**

*Mr Gary Harley  
70 Castleview Gardens, Ilford, Essex, IG1 3QE*

**Churchwarden**

*Mr Barry Shortte  
4 Durham Place, Eton Road, Ilford, IG1 2UA*

**Bank**

*Nat West  
Ilford Hill, Ilford, Essex*

**Independent Examiner**

*Mr Derek Weist  
1 Cleveland Mansions, South Woodford, London E18 2AJ*

**Hon Treasurer**

*Mr Michael Williams  
284 Mortlake Road, Ilford, Essex, IG1 2TE*

**Hon Secretary**

*Mrs Marion Pank  
82 Cranbrook Rise, Ilford, Essex, IG1 3QH*

*St Andrew's exists to spread the good news of Jesus and to be a haven of  
welcome, fellowship and care for all people.*

**INDEX TO THE ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
OF THE PAROCHIAL CHURCH COUNCIL  
for the year ended 31st December 2022**

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## ANNUAL REPORT AND ACCOUNTS OF THE PAROCHIAL CHURCH COUNCIL 2022-2023

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 of St Andrew’s Church has the responsibility of cooperating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church site.

### PCC MEMBERSHIP 2022-2023

Members of the PCC are either ex officio or elected for a period of three years by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year, the following served as members of the PCC:

Vicar	Revd Canon Marie Segal		
Associate Priest	Revd Hayley Morris		
Churchwarden	Gary Harley		
Churchwarden	Barry Shortte		
Deanery Synod	Gary Harley		2021
Deanery Synod	Joy Mortimer		2021
Deanery Synod	Marion Pank		2021
Elected Members	Ellen Harley	until	APCM 2024
	Angela Norwood	“	APCM 2024
	Roger Norwood	“	APCM 2024
	Isaac Okafor	“	APCM 2024
	Toyin Okpaise	“	APCM 2024
	Duncan Paterson	“	APCM 2023
	Mike Spencer	“	APCM 2023
	Michael Williams		APCM 2023
	Sammy Zar	“	APCM 2023
Co-opted	Maggie Smith	“	APCM 2023

Members of the PCC are aware of potential risks, both financial and otherwise that might occur either in the church or in the adjoining halls and have taken appropriate action to control and minimise these risks.

### COMMITTEES

**Standing and Finance:** This is the only committee required by Law. It has power to transact the business of the PCC between meetings, subject to any directions given by the Council.

**Famine Fund Committee:** This committee meets regularly and submits reports to PCC with recommendations for recipient charities for monies raised.

**Health and Safety Committee:** This committee meets to review and update health and safety policies, reporting back to PCC.

**Worship Committee:** This committee meets regularly and submits reports to PCC.

**Executive Committee** comprising members of the Asian Congregation and the 10.30 am Congregation meets intermittently.

## **CHURCH ELECTORAL ROLL**

In line with Church Representation Rules, the Electoral Roll has been updated and we now have **191** members. Of these **47** reside within the parish and **144** outside the parish.

**Ellen Harley**  
**Electoral Roll Officer**  
**April 2023**

## **CHURCH ATTENDANCE**

Average church attendance in the past year has been 105 adults and 19 children (these figures include our Asian Congregation).

## **PCC REVIEW**

Since the last APCM the full PCC has met on 6 occasions, the Standing and Finance Committee on 5 occasions, Worship Committee on 5 occasions, and the Health and Safety Committee and Famine Committee as needed. Two new Sub-Committees were formed: Legacies and 100<sup>th</sup> Anniversary although neither have met during the year. Reports from all Committees are subject to perusal, approval and action as necessary by the PCC.

The first meeting of the church year covered mainly business matters with constitution of committees, confirmation of resolutions and authorisation to sign cheques. Church policies and risk assessments were reviewed and agreed as shown below. (All policies are available on the church website). The next review will be in May 2023.

- Children and Communion.
- Disability Access Policy.
- Policy for Use of and Access to Halls whilst being used by Pre-School.
- Health and Safety.
- Lone Worker.
- Church Fire Risk Assessment.
- Privacy Notice.
- Safeguarding Policy and Practice Guidance  
[www.churchofengland.org/more/safeguarding/policy-practice-guidance](http://www.churchofengland.org/more/safeguarding/policy-practice-guidance)
- Child Protection Officer confirmed as Hayley Morris
- Safeguarding Officer (adults) confirmed as Duncan Paterson.

It was agreed that the Covid Policies be archived.

As a registered Charity it was confirmed that all members of the PCC had completed and returned their Trustee Eligibility declarations.

In accordance with Church of England regulations, all members of the PCC are required to undergo Safeguarding training and our July and October meetings were mainly used for this

purpose with members doing the basic and foundation courses on-line, all receiving certificates to indicate successful completion of both.

Reports from Standing and Finance are always received with interest. Following the decision to pay the amount owed to the Family Purse which had been put on hold and to then continue to pay the full amount each month we had to accept that this would lead to us needing to use legacy monies for this purpose. Something that we had hoped to avoid.

It was agreed that due to the enormous rise in the cost of utilities we would need to raise the rates paid by regular hall hirers and also one-off bookings as from 1<sup>st</sup> September 2022.

We were fortunate to receive a substantial legacy from the estate of the late Jenny Tripp, a former member of St Andrew's.

As a church we have been able to continue to give generously both in respect of our Annual Charitable Giving and also to the Lent, Advent and disaster appeals as well as monies raised at various coffee mornings. (See financial reports for more information). Please also see Famine Fund Report. Note should also be made of the generosity of the congregation in supporting our local Foodbank. We were pleased to have speakers from them recently who emphasised how much they appreciate the ongoing regular aid given by St Andrew's.

Sincere thanks must be given to our Treasurer, Michael Williams for the enormous amount of work he does in respect of our finances especially in these very challenging economic times.

Following discussion at meetings our Churchwardens have been responsible for organising and overseeing building and maintenance issues throughout the year, details of which can be seen in the Churchwardens' report starting on page 21. Again we must thank Gary Harley and Barry Shortte for all the unseen work they do on our behalf to keep the church and halls safe and in good repair in addition to their other onerous duties.

The Quinquennial Inspection was carried out by our appointed architect on 30<sup>th</sup> August 2022 and no major issues were identified.

The Worship Committee which is open to all members of the congregation, continues to meet regularly to review and plan services. Two special joint services with the Asian Congregation in respect of Her Majesty Queen Elizabeth II were on 5<sup>th</sup> June 2022 to celebrate her Platinum Jubilee and on 18<sup>th</sup> September a memorial service following her death on 8<sup>th</sup> September.

Discussions have taken place throughout the year with our Asian Congregation and various options considered regarding their way forward. At the time of writing this report, the PCC has just unanimously supported their wish to become fully integrated into the Church of England and whilst still remaining as two separate congregations we look forward to our more formalised and closer ties in the years to come. The following proposals were accepted:

- The PCC will delegate day to day responsibility of the Asian congregation to the Asian Management committee.

- The Asian management will provide a set of accounts for inclusion in our annual report fulfilling the legal requirements of the Church of England.
- The Asian congregation will contribute financially to support the church of St Andrew's.
- The Asian congregation will have representatives on the PCC (details to be discussed).
- The Asian management will order and prepare services in line with Church of England guidelines.
- Policies etc of St Andrew's as directed by the Church of England will cover both congregations.

Our thanks as ever go to our clergy – Revd Marie Segal and Revd Hayley Morris for their hard work, leadership, guidance and friendship. We give thanks for all those who attend our church for worship and all who help in any way in the multitude of tasks that need to be undertaken.

A focus for discussion has been our Mission Prayer, not only with regard to the reduced number of people attending services but also in respect of its other aspects: spiritual commitment and service to our community. We would urge all our readers to continue to regularly use this prayer as we move forward into the next phase of our life together.

God of mission  
 Who alone brings growth to your church,  
 Send your Holy Spirit to give  
 Vision to our planning  
 Wisdom to our actions  
 Joy to our worship  
 And power to our witness.  
 Help our church to grow in numbers,  
 In spiritual commitment to you,  
 And in service to our local community,  
 Through Jesus Christ our Lord.  
 Amen.

## **SAFEGUARDING**

We have, as a PCC, adopted the Church of England National Safeguarding Policy which includes safeguarding of children, young people and vulnerable adults. At St Andrew's Revd Hayley Morris is the designated Safeguarding Officer and Revd Canon Marie Segal is deputy but it is the responsibility of the whole church to play a part in promoting a safer church for all.

During this last church year members of the PCC have all undertaken the Diocesan on-line safeguarding training and received their certificates. I have also completed my leadership Safeguarding training which must be completed every 3 years and additional training for Parish Safeguarding Officers.

***Revd Hayley Morris***  
***Associate Priest***

## LEGACY EXPENDITURE REPORT 2022

At the end of the year, the PCC feel it important to give an update about the use of the generous legacies received in recent years, which is as below. Please feel free at any time to speak to any member of PCC – list on PCC board at back of church – if you want to know anything more about this. The priorities listed for the Grace Crowson, Norman Harlow, Joyce Fuller, and Margaret Riddlesdell legacies were following full congregational consultation, whilst Restoration of the Church Triptych was the specific expenditure request of Marie Spencer’s legacy. Consultation regarding the use of Jenny Tripp’s legacy will be held in the near future.

### GRACE CROWSON LEGACY - £84,240.46 £20,651.28 AS AT 31<sup>st</sup> DECEMBER 2021

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
Chapel Door – (Completed 9.11.16)	£18,000	£17,476.80
Coffee Area at back of church (completed 2014)	£7,500	£5,484.51
Organ repairs (completed 2014)	£8,000	£8,220.00
Church Hall redecoration – architect costs to October 2017, redecoration of ground floor completed October 2017, upper floor and office redecoration still outstanding.	N/A	£16,821.50 (to date)
Pew Cushions (Completed 2015)	£9,000	£7,606.37
Sanding/Repolishing of Church wooden flooring (Completed July 2020)	N/A	£7,980.00
Sanding/Repolishing of Hall wooden flooring (Completed August 2022)	N/A	£7,176.00
New main hall curtains and installation, including new tracks and pulleys (Completed October 2022)	£5,415	£6,792.85
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2022 - £77,558.03</b>		
<b>LEGACY FUNDS REMAINING - £6,682.43</b>		

### MARIE SPENCER LEGACY - £20,101.45 £370.51 AS AT 31<sup>st</sup> DECEMBER 2021

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
Repair/re-gilding of alter Triptych – Completed 3rd December 2019	£18,000	£18,825.14
Electrical re-wiring/new lighting for Triptych	N/A	£ 800.00
Commemorative plaques for Triptych restoration and new Church Audio & Visual Systems – Purchased March 2020	£106.00	£ 106.00
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2022 - £19,731.14</b>		
<b>LEGACY FUNDS REMAINING - £384.34</b>		

**NORMAN HARLOW LEGACY - £281,682.03**  
**£238,799.40 AS AT 31<sup>st</sup> DECEMBER 2021**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
JMA Garden Design Grounds Maintenance during 2019 (per Church grounds 5-year maintenance plan approved by PCC 2019)	<b>£5,725.60</b>	<b>£ 1,353.50</b> <b>(5 invoices)</b>
Pruning of Trees and Shrubs (September 2019)	<b>N/A</b>	<b>£ 90.00</b>
50% of Installation of new Church Audio & Visual Systems (Completed November 2019)	<b>£25,000</b>	<b>£20,670.00</b>
JMA Garden Design Grounds Maintenance during 2020 (per Chelmsford Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 927.89</b> <b>(5 invoices)</b>
Diocese 2020 Parish Share 2020 £23,516.46 balance payment approved by PCC November 2020 – 50% of balance payment (December 2020)	<b>N/A</b>	<b>£ 11,758.23</b>
JMA Garden Design Grounds Maintenance during 2021 (per Chelmsford Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 884.00</b> <b>(5 invoices)</b>
Diocese 2021 Parish Share 2021 £24,398.01 balance payment approved by PCC November – 29.51% of balance payment (December 2021)	<b>N/A</b>	<b>£ 7,199.01</b>
JMA Garden Design Grounds Maintenance during 2022 (per Chelmsford Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£672.00 (4</b> <b>Invoices to</b> <b>Sept 22)</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2022 -</b> <b>£43,554,63</b>		
<b>LEGACY FUNDS REMAINING - £238,127.40</b>		

**JOYCE FULLER LEGACY – £201,790.95**  
**£162,163.72 AS AT 31<sup>st</sup> DECEMBER 2021**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
50% of Installation of new Church Audio & Visual Systems (Completed November 2019)	<b>£25,000</b>	<b>£20,670.00</b>
Diocese 2020 Parish Share 2020 £23,516.46 balance payment approved by PCC November 2020 – 50% of balance payment (December 2020)	<b>N/A</b>	<b>£11,758.23</b>
Diocese 2021 Parish Share 2021 £24,398.01 balance payment approved by PCC November – 29.51% of balance payment (December 2021)	<b>N/A</b>	<b>£ 7,199.00</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2022 -</b> <b>£39,627.23</b>		
<b>LEGACY FUNDS REMAINING - £162,163.72</b>		

**MARGARET RIDDELSDELL LEGACY - £500.00 (RECEIVED 1<sup>st</sup> SEPTEMBER 2021)  
£244.20 AS AT 31<sup>st</sup> DECEMBER 2021**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
New bibles purchased for church (Oct 2021)	N/A	£255.80
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2022 - £255.80</b>		
<b>LEGACY FUNDS REMAINING – £244.20</b>		

**JENNIFER TRIPP LEGACY - £110,000.00 (RECEIVED APRIL 2022)  
£110,000 AS AT APRIL 2022**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2022 - £nil</b>		
<b>LEGACY FUNDS REMAINING – £110,000.00</b>		

## FINANCIAL REVIEW

Total income of £231,198 was generated, an increase of £127,744 on last year. £226,878 was unrestricted, with the remaining £4,320 restricted. Planned giving (donations by direct debit, bankers' order, and envelope giving) decreased by £994 to £21,119. Donations and appeals income amounted to £8855, a decrease of £140 on last year (this income included £5,400 from our Asian Congregation). Loose plate collections totalled £3503, an increase of £1478. Income tax recovered from gift aided donations raised £6,580 (£5,907 received from unrestricted donations, £9 from designated donations, and £664 from restricted donations). Fund-raising events during the year raised £835, a decrease of £311 on last year. Bank and Building Society interest totalled £7,213, an increase of £6,954 on last year. Church Hall Lettings (part of income from church activities) generated £42,019, an increase of £10,340. £14,839 other income represents the £14,838 annual telephone mast rental income and £1 sundry receipts. A legacy of £110,000 was received during the year. The Curate's house at 49 St Andrew's Road continues to be let and generated a gross annual income of £12,600.

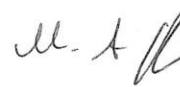
Total expenditure was £167,790, an increase of £56,827 on last year. The diocesan parish contribution (diocesan family purse) during the year was £63,078. Expenses for the upkeep of the churchyard expenses were £1,560, a decrease of £493). Church running costs were £12,390, up £6,394, whilst Church and Vicarage maintenance costs were £12,645, up £5,473. Church Hall running expenses increased by 14,496 to £35,988. Church Hall maintenance costs increased by £25,683 to £27,390. Missionary and Charitable giving (donations) for the year was £4,120 (specific charitable fund-raising in church for various charities not recorded in the church financial statement totalled £3,025). The Curate's house repairs and insurance costs were £8,562, up £7,982. Harvest Thanksgiving costs of £500 were incurred.

The net movement in funds from all income and expenditure was £63,408 (an increase of £70,917 compared with last year's £7,509 deficit) which is represented by the movement in short term deposits, cash at bank and in hand, debtors, and creditors.

Total funds held consequently increased by £63,408 from £540,743 at the start of the year to £604,151. The total funds consist of £599,954 of unrestricted funds (£541,488 in the General Fund, with the remaining £58,466 relating to funds designated by the PCC for specific purposes, namely the Hall General, Hall Fabric, Flower and Grounds, Youth Work, Training, Office Equipment Fund, and Music Funds) and £4,196 restricted funds (Famine, Vicar's Discretionary, Sound System, and Marie Spencer Legacy Funds).

The PCC has a policy to try to ensure that sufficient unrestricted reserves are held to cover six months' average running costs. The actual unrestricted reserves position for the year was sufficient to cover more than 43 months of running costs.

**Revd Canon Marie Segal**  
**Vicar**  
**23 March 2023**



### Independent Examiner's Report on the Accounts

I Report to the trustees/members of St Andrew's Great Ilford on Accounts for the year ending 31<sup>st</sup> December 2022.

#### Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").


I report in respect of my examination of the Trust's account carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed .....  ..... Date: ..... *1/03/23* .....

Name: Derek Weist, FCA  
Relevant professional body: Institute of Chartered Accountants in England and Wales  
Address: 1 Cleveland Mansions, South Woodford, London E18 2AJ

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
<b>Income</b>						
<i>Donations and legacies</i>	2a	147,186.72	178.12	3,431.01	<b>150,795.85</b>	41,336.81
<i>Fundraising activities</i>	2b	82.20		835	<b>917.20</b>	1,181.74
<i>Income from investments</i>	2c	19,108.17	651.62	53.58	<b>19,813.37</b>	12,859.41
<i>Income from church activities</i>	2d	2,812.62	42,019.50		<b>44,832.12</b>	33,768.62
<i>Other income</i>	2e	14,838.18	1.00		<b>14,839.18</b>	14,307.50
<b>Total Income</b>		<b>184,027.89</b>	<b>42,850.24</b>	<b>4,319.59</b>	<b>231,197.72</b>	<b>103,454.08</b>
<b>Expenditure</b>						
<i>Expenditure on raising funds</i>	3a			500	<b>500.00</b>	400.00
<i>Expenditure on church activities</i>	3b	101,690.15	63,599.41	2,000.00	<b>167,289.56</b>	110,563.21
<b>Total Expenditure</b>		<b>101,690.15</b>	<b>63,599.41</b>	<b>2,500.00</b>	<b>167,789.56</b>	<b>110,963.21</b>
<b>Net income/(expenditure)</b>		82,337.74	(20,749.17)	1,819.59	<b>63,408.16</b>	(7,509.13)
Other recognised gains/losses						
Transfer between funds		(17,988.85)	17,988.85			
<i>Gains/(losses) on revaluation of fixed assets</i>	5					
<i>Gains/(losses) on investment assets</i>	6					
<b>Net movement in funds</b>		<b>64,348.89</b>	<b>(2,760.32)</b>	<b>1,819.59</b>	<b>63,408.16</b>	<b>(7,509.13)</b>
Total funds brought forward at 1st January 2022		477,139.20	61,226.74	2,376.83	<b>540,742.77</b>	<b>548,251.90</b>
<b>Total funds carried forward at 31st December 2022</b>		<b>541,488.09</b>	<b>58,466.42</b>	<b>4,196.42</b>	<b>604,150.93</b>	<b>540,742.77</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**BALANCE SHEET AT 31 DECEMBER 2022**

	Notes	2022	2021
		£	£
<b>Fixed assets</b>			
Tangible fixed assets	5	<b>35,038.00</b>	39,172.00
<b>Total fixed assets</b>		<b><u>35,038.00</u></b>	<u>39,172.00</u>
<b>Current assets</b>			
Debtors	7	<b>2,655.00</b>	2,386.50
Short term deposits		<b>552,780.39</b>	<b>498,265.03</b>
Cash at bank and in hand		<b>17,559.19</b>	<b>28,331.59</b>
		<b><u>572,994.58</u></b>	<u>528,983.12</u>
Creditors: amounts falling due within one year	8	<b><u>-3,881.65</u></b>	<u>-27,412.35</u>
<b>Net current assets</b>		<b>569,112.93</b>	501,570.77
<b>Total assets less current liabilities</b>		<b><u>604,150.93</u></b>	<u>540,742.77</u>
Creditors: amounts falling due after one year	9		
<b>NET ASSETS</b>		<b><u><u>604,150.93</u></u></b>	<u><u>540,742.77</u></u>
<b>Funds</b>	6		
<b>Restricted funds</b>	10	<b>4,196.42</b>	2,376.83
<b>Designated funds</b>	10	<b>58,466.42</b>	61,226.74
<b>Unrestricted funds</b>	10	<b>541,488.09</b>	477,139.20
		<b><u><u>604,150.93</u></u></b>	<u><u>540,742.77</u></u>

Approved by the Parochial Church Council on 23 March 2023 and signed on its behalf

The Revd Canon Marie Segal  
PCC Chairperson

The accompanying notes form a part of these financial statements.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2022**

**1. Accounting policies**

**a Accounting convention**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2015 and with the Charities Act 2011.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

**b Funds accounting**

Funds held by the PCC are:

*Unrestricted funds* - general funds which can be used for PCC ordinary purposes

*Designated funds* - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

*Restricted funds* - a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest; b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund.

**c Income**

All income is accounted for gross.

***Donation and legacies***

*Collections* are recognised when received.

*Planned giving* receivable is recognised only when received.

*Income tax* recoverable on Gift Aid donations is recognised when the income is received

*Donations, grants and legacies* are recognised when the PCC is legally entitled to the amount due, there is evidence of entitlement to the gift, receipt is probable and can be measured reliably

***Income from investments***

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

***All other income***

All other income is recognised when it is receivable, the PCC becomes entitled to the resources, and it is more likely than not that the PCC will receive the resources and its monetary value can be measured with sufficient reliability.

***Gains and losses on investments***

Realised gains are recognised when the investments are sold

Unrealised gains and losses are accounted for on revaluation on 31 December.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2022**

**d Expenditure**

Resources expended are accounted for on an accruals basis and are accounted for gross.

**Grants**

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

**Church Activities**

The diocesan parish contribution is accounted for when paid. Any parish contribution unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

**e Fixed Assets**

**Tangible 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 furnishing held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected. For inalienable property acquired prior to (date) there is insufficient cost information available and therefore such assets are not valued in the accounts. Individual items acquired since (date) have been capitalised in the accounts and depreciated over their useful economic life (see note (d) ).

All expenditure on consecrated or beneficed buildings and individual items costing under £2000 are written off in the year they were incurred.

**Depreciation**

Depreciation is calculated to write down the cost of tangible fixed assets, excluding freehold properties, over their expected useful lives. The rates generally applicable are:

Fixtures and fittings	25% straight line
Computer equipment	30% straight line
Audio Visual Equipment	10% straight line

No depreciation is provided on freehold property as it is the PCC's policy to maintain these assets in a continual state of sound repair. The useful economic life of these assets is so long and residual values so high that any depreciation would not be material. These assets will be subject to annual impairment reviews. Provision will be made if there has been any permanent diminution in value.

**Investments**

Investments are stated at market value at the balance sheet date.

**f 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 uncollectible.

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

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2022**

**2 Income**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL FUNDS 2022 £</b>	TOTAL FUNDS 2021 £
<b>a Donations and legacies</b>					
Planned giving	21,093.53	25.00		<b>21,118.53</b>	22,113.18
Collections at all services	3,502.73			<b>3,502.73</b>	2,025.46
Gift days			740.00	<b>740.00</b>	1,429.00
Donations and appeals	6,683.74	144.00	2,026.90	<b>8,854.64</b>	8,995.10
Income tax recoverable	5,906.72	9.12	664.11	<b>6,579.95</b>	6,274.07
Grants					
Legacies	110,000.00			<b>110,000.00</b>	500.00
	<u>147,186.72</u>	<u>178.12</u>	<u>3,431.01</u>	<b><u>150,795.85</u></b>	<u>41,336.81</u>
<b>b Fundraising activities</b>					
Fetes, bazaars and other fund-raising events			835.00	<b>835.00</b>	1,145.69
Bookstall	82.20			<b>82.20</b>	36.05
	<u>82.20</u>		<b><u>835.00</u></b>	<b><u>917.20</u></b>	<u>1,181.74</u>
<b>c Income from Investments</b>					
Bank & Building Society Interest	6,508.17	651.62	53.58	<b>7,213.37</b>	259.41
Curate's House Rental Income	12,600.00			<b>12,600.00</b>	12,600.00
	<u>19,108.17</u>	<u>651.62</u>	<u>53.58</u>	<b><u>19,813.37</u></b>	<u>12,859.41</u>
<b>d Income from church activities</b>					
Donations for use of church	275.00			<b>275.00</b>	
Church hall lettings etc		42,019.50		<b>42,019.50</b>	31,679.50
Fees from weddings etc	2,310.00			<b>2,310.00</b>	1,992.00
Parish magazine					
Coffee money	227.62			<b>227.62</b>	97.12
	<u>2,812.62</u>	<u>42,019.50</u>		<b><u>44,832.12</u></b>	<u>33,768.62</u>
<b>e Other income</b>					
Insurance Claims					
Duplicating		1		<b>1.00</b>	7.50
Sundry Income	14,838.18			<b>14,838.18</b>	14,300.00
	<u>14,838.18</u>	<u>1.00</u>		<b><u>14,839.18</u></b>	<u>14,307.50</u>
<b>Total Income</b>	<u>184,027.89</u>	<u>42,850.24</u>	<u>4,319.59</u>	<b><u>231,197.72</u></b>	<u>103,454.08</u>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2022**

**3 Expenditure**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
<b>a Expenditure on raising funds</b>					
Harvest quiz costs			500.00	<b>500.00</b>	400.00
			500.00	<b>500.00</b>	400.00
<b>b Expenditure on church activities</b>					
Missionary and charitable giving:					
Overseas:					
Christian Aid					100.00
Embrace The Middle East			250.00	<b>250.00</b>	250.00
Shelter Box			500.00	<b>500.00</b>	400.00
Water Aid					400.00
Sight Savers			250.00	<b>250.00</b>	250.00
Falconer Trust			250.00	<b>250.00</b>	650.00
Teso Development Trust			250.00	<b>250.00</b>	1,050.00
Project Possible					500.00
UNICEF UK			500.00	<b>500.00</b>	400.00
Home:					
CEP	500.00			<b>500.00</b>	500.00
Redbridge Street Pastors	620.00			<b>620.00</b>	620.00
Redbridge Foodbank	500.00			<b>500.00</b>	500.00
Salvation Army	500.00			<b>500.00</b>	500.00
	2,120.00		2,000.00	<b>4,120.00</b>	6,120.00
Ministry costs:					
diocesan parish contribution	63,077.92			<b>63,077.92</b>	63,885.96
Parish Fees	974.00			<b>974.00</b>	854.00
other clergy costs	262.66			<b>262.66</b>	100.00
Church running expenses	12,381.69	8.00		<b>12,389.69</b>	5,995.76
Church & Vicarage maintenance	12,645.12			<b>12,645.12</b>	7,171.86
Major Installation					
Curates House Repairs & Insurance	8,561.81			<b>8,561.81</b>	580.00
Upkeep of services					
Upkeep of churchyard	1,347.06	213.00		<b>1,560.06</b>	2,053.20
Parish magazine					
Youth Church	3.75			<b>3.75</b>	
Church hall running expenses		35,987.83		<b>35,987.83</b>	21,492.39
Church hall maintenance		27,390.58		<b>27,390.58</b>	1,707.60
Education & Training	49.33			<b>49.33</b>	
Administration - Printing & Stationery	51.81			<b>51.81</b>	52.44
Administration - Sundry	215.00			<b>215.00</b>	550.00
Bank Charges					
Independent examination fee					
	101,690.15	63,599.41	2,000.00	<b>167,289.56</b>	110,563.21
<b>Total Expenditure</b>	<b>101,690.15</b>	<b>63,599.41</b>	<b>2,500.00</b>	<b>167,789.56</b>	<b>110,963.21</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2022**

**4 Staff costs**

	2022	2021
	£	£
a <i>Wages, salaries &amp; Expenses</i>	<u>576.00</u>	<u>576.00</u>

During the year the PCC employed an Organist, but no payment was large enough to attract social security costs.

**b *Payments to PCC members***

As the parish organist, Mr D Paterson who is member of the PCC, was paid £576 during the year. There were no other disclosable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

**5 Tangible fixed assets**

	Freehold land and buildings	Church equipment	TOTAL
	£	£	£
<b>Cost or valuation</b>			
At 1 January 2022	6,100.00	41,340.00	<b>47,440.00</b>
Additions			
Disposals			
Revaluation			
At 31 December 2022	<u>6,100.00</u>	<u>41,340.00</u>	<u><b>47,440.00</b></u>
<b>Depreciation</b>			
At 1 January 2022		8,268.00	<b>8,268.00</b>
Provided in the year		4,134.00	<b>4,134.00</b>
Disposals			
At 31 December 2022		<u>12,402.00</u>	<u><b>12,402.00</b></u>
<b>Net book amounts</b>			
<b>At 31 December 2022</b>	<u><b>6,100.00</b></u>	<u><b>28,938.00</b></u>	<u><b>35,038.00</b></u>
At 31 December 2021	<u>6,100.00</u>	<u>33,072.00</u>	<u>39,172.00</u>

The freehold land and buildings comprises the curate's house at 49 St Andrews Road. The cost value is the original purchase value paid in 1962. A professional current market valuation has yet to be obtained, but it is estimated that its value is in excess of £400,000.

Church Equipment (audio and visual system purchased at cost of £41,340 November 2019) is being depreciated over 10 years at 10% per annum of the 2019 purchase cost from 31 December 2020

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2022**

**6 Analysis of Net assets by fund**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2022 £</b>
Fixed assets for church use	35,038.00			<b>35,038.00</b>
Investment fixed assets				
Current assets	506,643.21	62,090.92	4,260.45	<b>572,994.58</b>
Current liabilities	-193.12	-3,624.50	-64.03	<b>-3,881.65</b>
Long term liabilities				
	<b>541,488.09</b>	<b>58,466.42</b>	<b>4,196.42</b>	<b>604,150.93</b>

**7 Debtors**

	<b>2022 £</b>	2021 £
Income tax recoverable		
Prepayments and accrued income	<b>2,655.00</b>	2,386.50
Other debtors		
	<b>2,655.00</b>	<b>2,386.50</b>

**8 Creditors: amounts falling due within one year**

	<b>2022 £</b>	2021 £
Deferred income		
Accruals for utilities and other costs	<b>3,817.62</b>	27,348.32
Other creditors	<b>64.03</b>	64.03
	<b>3,881.65</b>	<b>27,412.35</b>

**9 Creditors: amounts falling due after more than one year**

	<b>2022 £</b>	2021 £

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2022**

**10 Statement of funds**

	Bal b/fwd 1 Jan 2022	Income	Expenditure	Transfers, other gains and losses	Bal c/fwd 31 Dec 2022
	£	£	£	£	£
<b>Unrestricted Fund</b>					
General Fund	477,139.20	184,027.89	-101,690.15	-17,988.85	<b>541,488.09</b>
	<u>477,139.20</u>	<u>184,027.89</u>	<u>-101,690.15</u>	<u>-17,988.85</u>	<u><b>541,488.09</b></u>
<b>Designated Fund</b>					
Hall General Fund	43,781.90	42,020.50	-63,386.41	17,988.85	<b>40,404.84</b>
Hall Fabric Fund	15,744.80	589.30	0.00	0	<b>16,334.10</b>
Flower & Grounds Fund	628.10	200.36	-213.00	0.00	<b>615.46</b>
Youth Work	368.99	13.82	0	0	<b>382.81</b>
Training Fund	133.88	4.95	0	0	<b>138.83</b>
Office Equipment Fund	375.20	14.05	0	0	<b>389.25</b>
Music Fund	193.87	7.26	0.00	0	<b>201.13</b>
	<u>61,226.74</u>	<u>42,850.24</u>	<u>-63,599.41</u>	<u>17,989</u>	<u><b>58,466.42</b></u>
<b>Restricted Fund</b>					
Famine Fund	816.00	4,266.01	-2,500.00	0	<b>2,582.01</b>
Internal Fabric Fund	0	0	0	0	<b>0</b>
Vicars Discretionary Fund	127.00	0	0	0	<b>127.00</b>
Sound System Fund	1,063.32	39.75	0	0.00	<b>1,103.07</b>
Marie Spencer Legacy Fund	370.51	13.83	0.00	0	<b>384.34</b>
	<u>2,376.83</u>	<u>4,319.59</u>	<u>-2,500.00</u>	<u>0.00</u>	<u><b>4,196.42</b></u>
<b>Total funds</b>	<u><u>540,742.77</u></u>	<u><u>231,197.72</u></u>	<u><u>-167,789.56</u></u>	<u><u>0</u></u>	<u><u><b>604,150.93</b></u></u>

## **DEANERY SYNOD REPORT**

Redbridge Deanery Synod met on three occasions during 2022. Meetings start with an act of worship led by the host parish and usually include reports from Diocesan Synod, the Deanery Treasurer, the Education Scrutiny representative and the MMUs in the deanery. In addition, there is usually a speaker who talks about new ideas and initiatives in the diocese or Church of England.

The first meeting of the year was on 23<sup>rd</sup> February 2022, hosted by St Margaret's, Ilford, when Rev Sam Maginnis of St John the Baptist, Loughton gave a talk about the General Synod, the national synod for the whole Church of England which comprises 483 members made up of House of Bishops, House of Clergy and House of Laity.

The second meeting of the year was held at Christ Church, Wanstead on 23<sup>rd</sup> June and included a feature on the Growing Good initiative from the Church urban Fund which can help churches support their communities more effectively and an introduction and overview of the new Parish Share Scheme.

The final meeting of the year was held on 1st December at St Paul's, Goodmayes when Bishop Guli gave an address and took questions. She told of her upbringing in Iran, and the events that led to her family's exile in Britain (including the assassination of her brother, and the attempt on her father's life). She spoke of her family and how she came to be Bishop of Chelmsford and what she had found in the Diocese on arrival: there was weariness but also openness to change. She is confident that together we will discern the way forward: we need to jointly discern what it means to be God's people, how we need to journey well together. She sees the Diocese as a blessing and gift. We must be faithful and trusting; she sees her role as empowering, but we all have a shared responsibility for change.

***Gary Harley, Joy Mortimer, Marion Pank  
Deanery Synod Lay Representatives***

## **CHURCHWARDENS' REPORT**

### **CHURCH BUILDINGS 2022 – 2023: CAPITAL, REVENUE AND REPAIR PROJECTS**

Throughout the year we have carried out maintenance and servicing work to our buildings. Our buildings include the church, hall, vicarage and the house at 49 St Andrew's Road. The maintenance and service costs are broken down as follows:

Electrical	<b>Cost - £787.57</b>
Plumbing	<b>Cost - £895.00</b>
Cleaning	<b>Cost - £8,265.00</b>
Organ	<b>Cost - £826.00</b>
Fire and Safety Equipment-	<b>Cost £1,311.21</b>

We have also carried out several projects and/or upgrades to areas of our buildings that the Standing and Finance Committee felt necessary. The description and costs of these upgrades are listed below.

The PCC, in agreement with the Standing and Finance Committee, agreed to update the "Call to Ministry" board to add the names of the members who had worshipped at St Andrew's church prior to receiving their calling. This work was completed in May and the board can be viewed on the wall behind the baptism font.

**Cost: £3,855.60**

During the summer holidays we closed the hall to the hirers for two weeks to carry out essential work. We arranged for the two double fire exit doors at the back of the hall to be replaced with similar doors and for the wooden floor in the main hall to be sanded and polished. The respective costs were:

**Cost: £14,800.00**

**Cost: £7,176.00**

In October it was necessary to replace the overhead linkway glass between the church and the hall and on the other side between the Wilson Room and the kitchen. The glass had become damaged and leaked during heavy down pours of rain.

**Cost: £3,768.00**

A number of hirers had expressed concerns about the state of the curtains in the hall and asked whether we could arrange to get them cleaned. We took the view that since the curtains had been up for many years, if we attempted to take them down to get them professionally cleaned, they would probably have fallen apart. So, we decided to replace them and purchased new curtains and rails and had them fitted.

**Cost: £850.00**

We finally carried out the upgrade to the porch at 49 St Andrew's Road. This had been delayed because of Covid, then there was an issue in getting the materials and we had to wait on the availability of the supplier. The works were successfully completed in November.

**Cost - £8,047.00**

As you are aware St Andrew's church receives an income from the hire of the church and hall. Two further sources of income are described below.

The property at 49 St Andrew's Road continues to be let and generates annual funds to the help with the running costs of the church and hall.

**Income - £12,600.00**

We continue to receive an annual income for housing the Mobile Telephone Mast on the church premises.

**Income - £14,838.00**

A special thank you to Geoffrey Eze, Halls' Booking Secretary, for the fantastic job he continues to do in managing the hall bookings and liaising with the hall hirers.

If you have an idea of a project that you think would enhance the welcome and worshipping at St Andrew's, then please speak to Barry or myself.

***Gary Harley, Churchwarden***  
***Barry Shortte, Churchwarden***

## **WORSHIP**

The Worship Committee has continued to meet on a quarterly basis and have been involved in the creation and review of services which thankfully this year have all taken place in church.

Most of our families and younger people have not returned to church but we do have new families joining us. Most of our services are now Holy Communion with one Morning Worship service each month and on the fifth Sunday of a month we have Songs of Praise. It was good to see the January 2023 songs of praise as a Carols of Praise service.

We follow the church's yearly festivals beginning with Lent and Easter. Once again, we had a Maundy Thursday service and three hours before the cross on Good Friday. Again numbers were low but hopefully those who attended received spiritual nourishment to help them as we celebrated Easter Sunday. It was a joy to also see our Asian church meeting in church for this very special service and even though numbers were down, there were at least 200 people celebrating the resurrection of Christ.

In 2022 we had a joint service for the Queen's Jubilee and then, sadly, for her funeral, and our annual joint Carol Service. It is a pleasure to come together not only in worship but in fellowship to praise God and raise a fork together. We are hoping to have a joint service this year in May for the King's coronation.

It was also up lifting that we could have our Advent and Christmas services in church. A big thank you to everyone who helped. particularly at the Carol Service when Duncan, our Organist and Choirmaster, could not be with us because of Covid and we managed to sing without music.

Thank you to those who are on this Committee and who make their contributions towards developing our worship. If you would like to be involved in this important aspect of church life then please do have a word with Revd Marie about joining us. Ideas and comments are always welcome. It would be good to have different views influencing our services. We continue to reflect on the special services that occur throughout the year and also the regular services.

Worship must continue to be at the heart of St Andrews.

***Revd Marie Segal***  
***Vicar***

## **GROUPS AND ORGANISATIONS**

### **BIBLE STUDY**

The daily messages continued in 2021 and in September 2021 became the weekly bulletin. Included in these have been daily readings, Lent and Advent readings: the gospel of Luke, daily saints, and working our way through the books of the bible. These have acted as a regular Bible study, allowing people to reflect on the different readings throughout the year. I do hope these have been useful and I would be delighted to hear your thoughts and responses – which we can always share via the church email list.

Unfortunately neither the Lent (“Lent Reflections”) nor Advent course (“An unsettled Advent”) in person and on Zoom were well attended; it is hard to know if people want these to continue - please let me know.

As a church we have read “Wondering in the wilderness” and “Advent and Christmas Waiting for Joy”. The number of people reading these books increased and I do hope everyone enjoyed them along with this year’s book “Sharing the Easter story”.

I do hope more of you will join us in receiving the weekly bulletin and for our courses throughout 2023 which we trust will continue to be blessed by God.

***Revd Marie Segal***  
***Vicar***

### **BOOK CLUB**

St Andrew’s Book Club has now been meeting for several years. Our members enjoy a get together where we choose a book from a selection that the members bring along, then we discuss the chosen book at our next meeting. We have met every 4 6 weeks throughout the year.

This year we have read a variety of different books including “The Humans” by Matt Haig and “Slow Fires Burning” by Paula Hawkins. We enjoy good company, some drinks and nibbles. We are grateful for the hospitality and the hosts of the places where we meet. At Christmas we had our Secret Santa and our annual fish and chip supper, though we now often meet for fish chips before most of our meetings!!

We look forward to this year’s book choices.

***Rev’d Hayley Morris***  
***Associate Priest***

### **ST ANDREW’S FAMINE FUND (StAFF)**

As always there has been generous support of the Famine Fund, throughout the last financial year.

At the Harvest Thanksgiving Service we heard about the work of Shelter Box and a cheque for £500 was given to them. Also at this service we said thank you to John Manual who stepped down as Chair of the Committee. John and Audrey were presented with flowers and a book token. We are grateful for their leadership and contribution to StAFF since its beginning in the mid eighties. Once again more than £1000 was given by the congregation through the Harvest envelopes, Harvest lunch ticket sales and raffle ticket sales. We are as always thankful for the generosity of the people of St Andrew’s.

The StAFF committee wishes to express its thanks to everyone who has contributed to StAFF, which has enabled us to make the following donations approved by the PCC this year (2022):

- UNICEF £500
- Embrace the Middle East £250
- Falconer Trust £250

- TESO Development Trust      £250
- Sightsavers                      £250
- ShelterBox                        £500

In February 2023 a retiring collection amounting to £835 was made following the Turkish/Syria earthquake and this was donated to the “Save the Children Turkey/Syria Appeal”.

***Rev’d Hayley Morris***  
***Chair of StAFF***

## **COMMUNITY**

As well as our day-to-day interaction with members of the community, we have specific links as below:

- Revd Marie Segal is on the Governing Body of Cranbrook Primary School.

Our halls are hired out on a regular basis throughout the year to the following organisations:

- Munchkinz Pre-School – daily throughout term times.
- Ilford National Trust Association – evening meetings.
- Karate – evening meetings.
- Kumon – Saturday morning and evening meetings.
- Yoga – evening meetings.
- Uniformed organisations – Brownies, Rainbows and Guides – evening meetings.
- Surgeries for local councillors.

The halls are also available for one-off hire.

We take this opportunity of thanking Geoffrey Eze, our Halls’ Booking Secretary, for his hard work and diligence in managing the lettings.

## **GENERAL PRIVACY NOTICE**

On 28th May 2018 General Data Protection Regulations (GDPR) came into force. As a church we hold data on our members which comprises name, address, telephone number and, in some cases, e-mail address. This information is used to maintain a record of church members (both those on the electoral roll\* and those who have not signed up to this).

The data held allows us to contact members of the congregation for pastoral matters, and matters associated with the life of the church. The information will not be used for any other purpose, eg marketing and it will never be made available to any third party without express permission from the individual(s) concerned.

You may, at any time, request that your personal data be removed from our records by contacting the PCC Secretary.

\*If you have registered to be on the Electoral Roll, you will have received a copy of the more extensive Church of England Electoral Roll Privacy Notice. Copies can be obtained from the Electoral Roll Officer or from the Church website – [www.saintandrews.wordpress.com](http://www.saintandrews.wordpress.com).

***If you would like further details on anything mentioned in this report, please speak to any of the following:***

***Revd Marie Segal, Revd Hayley Morris,  
Churchwarden - Barry Shortte, Churchwarden – Gary Harley,  
PCC Secretary – Marion Pank, PCC Treasurer – Michael Williams***

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# Accounts

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# **ST ANDREW'S CHURCH GREAT ILFORD**

The Drive, Ilford, Essex  
Charity Registration No 1132483  
[www.standrewsilford.org](http://www.standrewsilford.org)

## **Annual Report and Financial Statements of the Parochial Church Council for the year ended 31<sup>st</sup> December 2021**

**Incumbent**

**Vicar**

*The Rev'd Canon Marie Segal  
The Vicarage, St Andrew's Road, Ilford, IG1 3PE*

**Associate Priest**

*The Rev'd Hayley Morris  
15 Mistle Thorn, Cranbrook Rise, Ilford, IG1 3QP*

**Churchwarden**

*Mr Gary Harley  
70 Castleview Gardens, Ilford, Essex, IG1 3QE*

**Churchwarden**

*Mr Barry Shortte  
4 Durham Place, Eton Road, Ilford, IG1 2UA*

**Bank**

*Nat West  
Ilford Hill, Ilford, Essex*

**Independent Examiner**

*Mr Derek Weist  
1 Cleveland Mansions, South Woodford, London E18 2AJ*

**Hon Treasurer**

*Mr Michael Williams  
284 Mortlake Road, Ilford, Essex, IG1 2TE*

**Hon Secretary**

*Mrs Marion Pank  
82 Cranbrook Rise, Ilford, Essex, IG1 3QH*

**ST ANDREW'S CHURCH GREAT ILFORD**

*St Andrew's exists to spread the good news of Jesus and to be a haven of  
welcome, fellowship and care for all people.*

**INDEX TO THE ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
OF THE PAROCHIAL CHURCH COUNCIL  
for the year ended 31st December 2021**

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## ANNUAL REPORT AND ACCOUNTS OF THE PAROCHIAL CHURCH COUNCIL 2021-2022

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 of St Andrew's Church has the responsibility of cooperating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church site.

### PCC MEMBERSHIP 2021-2022

Members of the PCC are either ex officio or elected for a period of three years by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year, the following served as members of the PCC:

<b>Vicar</b>	Rev'd Canon Marie Segal		
<b>Associate Priest</b>	Rev'd Hayley Morris		
<b>Churchwarden</b>	Gary Harley		
<b>Churchwarden</b>	Barry Shortte		
<b>Deanery Synod</b>	]	Gary Harley	2021-2024
	]	Joy Mortimer	2021-2024
	]	Marion Pank	2021-2024
<b>Elected Members</b>		Ellen Harley	until APCM 2024
		Elaine Hobbs	" APCM 2022
		Angela Norwood	" APCM 2024
		Roger Norwood	" APCM 2024
		Isaac Okafor	" APCM 2024
		Toyin Okpaise	" APCM 2024
		Duncan Paterson	" APCM 2023
		Mike Spencer	" APCM 2023
		Maggie Smith	" APCM 2022
		David Wills	" APCM 2022
		Sammy Zar	" APCM 2023
		Michael Williams	" APCM 2023

Members of the PCC are aware of potential risks, both financial and otherwise that might occur either in the church or in the adjoining halls and have taken appropriate action to control and minimise these risks.

### COMMITTEES

**Standing and Finance:** This is the only committee required by Law. It has power to transact the business of the PCC between meetings, subject to any directions given by the Council.

**Famine Fund Committee:** This committee meets regularly and submits reports to PCC with recommendations for recipient charities for monies raised.

**Health and Safety Committee:** This committee meets to review and update health and safety policies, reporting back to PCC.

**Worship Committee:** This committee meets regularly and submits reports to PCC.

**Executive Committee** comprising members of the Asian Congregation and the 10.30 am Congregation meets intermittently.

## **CHURCH ELECTORAL ROLL**

In line with Church Representation Rules, the Electoral Roll has been updated and we now have 175 members. Of these 47 reside within the parish and 128 outside the parish.

**Ellen Harley**  
**Electoral Roll Officer**  
**April 2022**

## **CHURCH ATTENDANCE**

Average church attendance in the past year has been 63 adults and 9 children (these figures include our Asian Congregation).

## **PCC REVIEW**

Since the last APCM the full PCC has met on 5 occasions, the Standing and Finance Committee on 5 occasions, Worship Committee on 5 occasions and the Health and Safety Committee has met 6 times.

Following the disruption to routine caused by the pandemic the first meeting agreed that in 2022 we would revert to normal practice with regard to the 3-year rule for PCC members.

The first meeting of the church year covered business matters only, agreeing constitution of committees, confirmation of resolutions and authorisation to sign cheques. Church policies were reviewed and agreed as shown below. *(All policies are available on the church website).*

- Children and Communion.
- Disability Access Policy.
- Policy for Use of and Access to Halls whilst being used by Pre-School.
- Privacy Notice.
- Service Guidelines during Covid 19 (further updated during the year).
- Safeguarding Policy.
- Child Protection Officer confirmed as Hayley Morris.
- Safeguarding Officer (adults) confirmed as Duncan Paterson.
- Health & Safety – *for review by H & S Committee on 08.06.21.*
- Lone Worker Policy – *for review by H & S Committee on 08.06.21.*
- Fire Risk Assessment – *for review by H & S Committee on 29.06.21.*
- Covid 19 Risk Assessment for Opening Church
- Covid 19 Risk Assessment for Church Hall

As a registered Charity it was confirmed that all members of the PCC had completed and returned their Trustee Eligibility declarations.

Whilst waiting to establish how finances would proceed, in June it was agreed that we would pay only half of our Family Purse to the Diocese. Following subsequent discussion, the remaining half has been paid using some surplus monies topped up by funds from the legacies. Later in the year we were informed that the method by which the Parish Share was allocated was to be re-vamped and following a Diocesan webinar and further consultation we await a decision as to the outcome being made in June 2022.

At the July meeting our Asian Congregation reported that they hoped to resume services in church from the beginning of August with the necessary restrictions and hygiene procedures for Covid in place. They subsequently reported that their congregation was approximately 70 people weekly and that they would be holding their annual awards service in November.

The Clergy reported that they would be attending a Barking Area series of courses on Zoom entitled "Leading your Church into growth, which would later become the discussion item for our following PCC meetings, the first discussion taking place at the October meeting, led by Revd Hayley.

Our annual charitable giving for the year is shown below:

Christian Educational Project	£500
Street Pastors	£500
Redbridge Foodbank	£500
Salvation Army – Operation Malachi	£500
Christian Aid	£100

In addition, generous donations were also made during the year as below:

Children's Society	£136.65
McMillan Cancer	£380
British Legion	£100
St Francis Hospice	£155.

Donations made by StAFF (St Andrew's Famine Fund) can be seen in their separate report on page 23.

In November a service to celebrate Duncan Paterson's service as Choirmaster and Organist for 50 + 1 years was held. It was well attended by current and past members of the congregation many of whom had sung in the choir over preceding years. It was a most enjoyable occasion. Thanks were given to Duncan for his generosity in providing a feast of refreshments in the church hall afterwards with the opportunity for socialising.

In December we learned that using a legacy left by Margaret Riddelsdell, wife of a former Vicar of St Andrew's, new pew Bibles had been purchased.

In the new church year it was noted that Safeguarding would be an agenda item going forward, with training for all PCC members being arranged.

We would also need to arrange for a Quinquennial Inspection as the last one had been carried out in 2017.

Standing and Finance meetings have covered a variety of items in addition to reports on the budget and regular updates on income and expenditure. These have included the updating of the Called to Ministry Board in the baptistry, repairs caused by stones being thrown at the windows, damp issues in the hall, work on 49 St Andrew's Road, replacement of church hall doors, new curtains for the hall, arrangements for the cleaning of the church and halls, maintenance of the grounds and general issues with regard to hall hirers.

The Worship Committee has met regularly to review and plan services, both in respect of worship content and also, during the pandemic, with regard to safety and hygiene procedures following advice, when received, from the Diocese.

Once we were able to return to meeting in church rather than on Zoom/Facebook, much discussion took place on the reasons for the reduction in the number of people attending and we still pray that as time moves on those who have not yet returned will join us again.

With regard to the format of services it was agreed that we will have a service of Holy Communion each week on Sunday with Morning Worship on special occasions and on months when there are five Sundays a different form of worship will be held. Should occasions arise when no priests are present, a service of Morning Worship will be held.

We end this report by extending our sincere thanks for all the hard work and dedication of our clergy – Marie and Hayley. During another challenging year their selfless support and leadership has been much appreciated as well as practical help in so many ways. They have both now become "experts" with modern technology and despite some hiccups along the way people not able to physically attend services have been able to join in by the wonders of Zoom and Facebook.

Our earnest thanks also go to Gary Harley and Barry Shortte our Churchwardens who do so much to keep the church and halls functioning efficiently and safely. Much of their work is done behind the scenes and is unnoticed by the majority of the congregation but it is always done willingly and with a ready smile on their faces.

The work of our Treasurer is much to be applauded especially in these times when attempting to balance our finances is extremely challenging; his advice and financial knowledge is much valued.

Special thanks also go to Duncan for his work as Organist and Choirmaster and to the Choir; it was so pleasing when they were able to sing in church once again even though we were not initially able to join in as a congregation.

We end this report by repeating the prayer which we say at the beginning of our services:

God of mission  
Who alone brings growth to your church,  
Send your Holy Spirit to give  
Vision to our planning  
Wisdom to our actions  
Joy to our worship  
And power to our witness.

Help our church to grow in numbers,  
In spiritual commitment to you,  
And in service to our local community,  
Through Jesus Christ our lord.  
Amen.

## LEGACY EXPENDITURE REPORT 2021

At the end of the year, the PCC feel it important to give an update about the use of the generous legacies received in recent years, which is as below. Please feel free at any time to speak to any member of PCC – list on PCC board at back of church – if you want to know anything more about this. The priorities listed for the Grace Crowson, Norman Harlow and Joyce Fuller legacies were as a result of full congregational consultation, whilst Restoration of the Church Triptych was the specific expenditure request of Marie Spencer’s legacy.

### GRACE CROWSON LEGACY - £84,240.46 £20,651.28 AS AT 31<sup>st</sup> DECEMBER 2020

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
Chapel Door – (Completed 9.11.16)	£18,000	£17,476.80
Coffee Area at back of church (completed 2014)	£7,500	£5,484.51
Organ repairs (completed 2014)	£8,000	£8,220
Church Hall redecoration – architect costs to October 2017, redecoration of ground floor completed October 2017, upper floor and office redecoration still outstanding.	N/A	£16,821.50 (to date)
Pew Cushions (Completed 2015)	£9,000	£7,606.37
Sanding/Repolishing of Church wooden flooring (Completed July 2020)	N/A	£7,980.00
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2021 - £63,589.18</b>		
<b>LEGACY FUNDS REMAINING - £20,651.28</b>		

### MARIE SPENCER LEGACY - £20,101.45 £370.31 AS AT 31<sup>st</sup> DECEMBER 2020

AGREED EXPENDITURE	ESTIMATED COST	ACTUAL COST
Repair/re-gilding of alter Triptych – Completed 3rd December 2019	£18,000	£18,825.14
Electrical re-wiring/new lighting for Triptych	N/A	£ 800.00
Commemorative plaques for Triptych restoration and new Church Audio & Visual Systems – Purchased March 2020	£106.00	£ 106.00
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2021 - £19,731.14</b>		
<b>LEGACY FUNDS REMAINING - £370.50</b>		

**NORMAN HARLOW LEGACY - £281,682.03  
£246,882.41 AS AT 31<sup>st</sup> DECEMBER 2020**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
JMA Garden Design Grounds Maintenance during 2019 (per Church grounds 5-year maintenance plan approved by PCC 2019)	<b>£5,725.60</b>	<b>£ 1,353.50 (5 invoices)</b>
Pruning of Trees and Shrubs (September 2019)	<b>N/A</b>	<b>£ 90.00</b>
50% of Installation of new Church Audio & Visual Systems (Completed November 2019)	<b>£25,000</b>	<b>£20,670.00</b>
JMA Garden Design Grounds Maintenance during 2020 (per Chelmsford Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 927.89 (5 invoices)</b>
Diocese 2020 Parish Share 2020 £23,516.46 balance payment approved by PCC November 2020 – 50% of balance payment (December 2020)	<b>N/A</b>	<b>£ 11,758.23</b>
JMA Garden Design Grounds Maintenance during 2021 (per Chelmsford Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 884.00 (5 invoices)</b>
Diocese 2021 Parish Share 2021 £24,398.01 balance payment approved by PCC November – 29.51% of balance payment (December 2021)	<b>N/A</b>	<b>£ 7,199.01</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2021 - £35,683.62</b>		
<b>LEGACY FUNDS REMAINING - £238,799.40</b>		

**JOYCE FULLER LEGACY – £201,790.95  
£169,362.72 AS AT 31<sup>st</sup> DECEMBER 2020**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
50% of Installation of new Church Audio & Visual Systems (Completed November 2019)	<b>£25,000</b>	<b>£20,670.00</b>
Diocese 2020 Parish Share 2020 £23,516.46 balance payment approved by PCC November 2020 – 50% of balance payment (December 2020)	<b>N/A</b>	<b>£11,758.23</b>
Diocese 2021 Parish Share 2021 £24,398.01 balance payment approved by PCC November – 29.51% of balance payment (December 2021)	<b>N/A</b>	<b>£ 7,199.00</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2021 - £32,428,23</b>		
<b>LEGACY FUNDS REMAINING - £162,163.72</b>		

**MARGARET RIDDELSDELL LEGACY - £500.00 (RECEIVED 1<sup>st</sup> SEPTEMBER 2021)**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
New bibles purchased for church	<b>N/A</b>	<b>£255.80</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2021 - £255.80</b>		
<b>LEGACY FUNDS REMAINING – £244.20</b>		

## **FINANCIAL REVIEW**

Total income of £103,454 was generated, an increase of £13,487 on last year. £98,719 was unrestricted, with the remaining £4,736 restricted. Planned giving (donations by direct debit, bankers' order, and envelope giving) decreased by £730 to £22,113. Donations and appeals income amounted to £8,995, an increase of £806 on last year (this income included £5,500 from our Asian Congregation). Loose plate collections totalled £2,025, an increase of £1,129. Income tax recovered from gift aided donations raised £6,274 (£5,877 received from unrestricted donations, £7 from designated donations, and £390 from restricted donations). Fund-raising events during the year raised £1,145, an increase of £1,126 on last year. Bank and Building Society interest totalled £259, a decrease of £1,874 on last year. Church Hall Lettings (part of income from church activities) generated £31,679, an increase of £12,735. £14,307 other income represents the £14,300 annual telephone mast rental income and £7 sundry receipts. A legacy of £500.00 was received during the year. The Curate's house at 49 St Andrew's Road continues to be let and generated a gross annual income of £12,600.

Total expenditure was £110,963, a decrease of £14,906 on last year. The diocesan parish contribution (diocesan family purse) during the year was £63,886. Expenses for the upkeep of the churchyard expenses were £2,053, a decrease of £285). Church running costs were £5,996, down £842, whilst Church and Vicarage maintenance costs were £7,172, down £9,853. Church Hall running expenses increased by £524 to £21,492. Church Hall maintenance costs decreased by £4,159 to £1,708. Missionary and Charitable giving (donations) for the year was £6,120 (specific charitable fund-raising in church for various charities not recorded in the church financial statement totalled £772). The Curate's house repairs and insurance costs were £580, down £498. Harvest Quiz costs of £400.00 were incurred.

The net movement in funds from all income and expenditure was minus £7,509 (an increase of £28,394 compared with last year's decrease of £38,665) which is represented by the movement in short term deposits, cash at bank and in hand, debtors, and creditors.

Total funds held consequently decreased by £7,509 from £548,252 at the start of the year to £540,743. The total funds consist of £538,366 of unrestricted funds (£477,139 in the General Fund, with the remaining £61,227 relating to funds designated by the PCC for specific purposes, namely the Hall General, Hall Fabric, Flower and Grounds, Youth Work, Training, Office Equipment Fund, and Music Funds) and £2,377 restricted funds (Famine, Vicar's Discretionary, Sound System, and Marie Spencer Legacy Funds).

The PCC has a policy to try to ensure that sufficient unrestricted reserves are held to cover six months' average running costs. The actual unrestricted reserves position for the year was sufficient to cover more than 58 months of running costs.

***Rev'd Canon Marie Segal***  
***Vicar***  
***31st March 2022***

### Independent Examiner's Report on the Accounts

I Report to the trustees/members of St Andrew's Great Ilford on Accounts for the year ending 31<sup>st</sup> December 2021.

#### Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

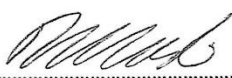
I report in respect of my examination of the Trust's account carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed .....  ..... Date: 31/3/2022 .....

Name: Derek Weist, FCA  
Relevant professional body: Institute of Chartered Accountants in England and Wales  
Address: 1 Cleveland Mansions, South Woodford, London E18 2AJ

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
<b>Income</b>						
<i>Donations and legacies</i>	2a	37,580.95	86.79	3,669.07	<b>41,336.81</b>	39,346.66
<i>Fundraising activities</i>	2b	116.05		1,066	<b>1,181.74</b>	59.00
<i>Income from investments</i>	2c	12,848.87	9.74	0.80	<b>12,859.41</b>	14,733.34
<i>Income from church activities</i>	2d	2,089.12	31,679.50		<b>33,768.62</b>	21,516.79
<i>Other income</i>	2e	14,307.50			<b>14,307.50</b>	14,311.00
<b>Total Income</b>		<b>66,942.49</b>	<b>31,776.03</b>	<b>4,735.56</b>	<b>103,454.08</b>	<b>89,966.79</b>
<b>Expenditure</b>						
<i>Expenditure on raising funds</i>	3a			400	<b>400.00</b>	
<i>Expenditure on church activities</i>	3b	83,120.25	23,542.96	3,900.00	<b>110,563.21</b>	125,869.57
<b>Total Expenditure</b>		<b>83,120.25</b>	<b>23,542.96</b>	<b>4,300.00</b>	<b>110,963.21</b>	<b>125,869.57</b>
<b>Net income/(expenditure)</b>		<b>(16,177.76)</b>	<b>8,233.07</b>	<b>435.56</b>	<b>(7,509.13)</b>	<b>(35,902.78)</b>
Other recognised gains/losses						
Transfer between funds		5,000.00	(5,000.00)			
<i>Gains/(losses) on revaluation of fixed assets</i>	5					
<i>Gains/(losses) on investment assets</i>	6					
<b>Net movement in funds</b>		<b>(11,177.76)</b>	<b>3,233.07</b>	<b>435.56</b>	<b>(7,509.13)</b>	<b>(35,902.78)</b>
Total funds brought forward at 1st January 2021		488,316.96	57,993.67	1,941.27	<b>548,251.90</b>	<b>584,154.68</b>
<b>Total funds carried forward at 31st December 2021</b>		<b>477,139.20</b>	<b>61,226.74</b>	<b>2,376.83</b>	<b>540,742.77</b>	<b>548,251.90</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**BALANCE SHEET AT 31 DECEMBER 2021**

	Notes	2021	2020
		£	£
<b>Fixed assets</b>			
Tangible fixed assets	5	<b>39,172.00</b>	43,306.00
<b>Total fixed assets</b>		<b>39,172.00</b>	43,306.00
<b>Current assets</b>			
Debtors	7	<b>2,386.50</b>	1,332.50
Short term deposits		<b>498,265.03</b>	<b>498,005.62</b>
Cash at bank and in hand		<b>28,331.59</b>	<b>6,798.81</b>
		<b>528,983.12</b>	506,136.93
Creditors: amounts falling due within one year	8	<b>-27,412.35</b>	-1,191.03
<b>Net current assets</b>		<b>501,570.77</b>	504,945.90
<b>Total assets less current liabilities</b>		<b>540,742.77</b>	548,251.90
Creditors: amounts falling due after one year	9		
<b>NET ASSETS</b>		<b>540,742.77</b>	<b>548,251.90</b>
<b>Funds</b>	6		
<b>Restricted funds</b>	10	<b>2,376.83</b>	1,941.27
<b>Designated funds</b>	10	<b>61,226.74</b>	57,993.67
<b>Unrestricted funds</b>	10	<b>477,139.20</b>	488,316.96
		<b>540,742.77</b>	<b>548,251.90</b>

Approved by the Parochial Church Council on 31 March 2022 and signed on its behalf

The Revd Canon Marie Segal  
PCC Chairperson

The accompanying notes form a part of these financial statements.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**1. Accounting policies**

**a Accounting convention**

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2015 and with the Charities Act 2011.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

**b Funds accounting**

Funds held by the PCC are:

*Unrestricted funds* - general funds which can be used for PCC ordinary purposes

*Designated funds* - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

*Restricted funds* - a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest; b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund.

**c Income**

All income is accounted for gross.

***Donation and legacies***

*Collections* are recognised when received.

*Planned giving* receivable is recognised only when received.

*Income tax* recoverable on Gift Aid donations is recognised when the income is received

*Donations, grants and legacies* are recognised when the PCC is legally entitled to the amount due, there is evidence of entitlement to the gift, receipt is probable and can be measured reliably

***Income from investments***

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

***All other income***

All other income is recognised when it is receivable, the PCC becomes entitled to the resources, and it is more likely than not that the PCC will receive the resources and its monetary value can be measured with sufficient reliability.

***Gains and losses on investments***

Realised gains are recognised when the investments are sold

Unrealised gains and losses are accounted for on revaluation on 31 December.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**d Expenditure**

Resources expended are accounted for on an accruals basis and are accounted for gross.

**Grants**

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

**Church Activities**

The diocesan parish contribution is accounted for when paid. Any parish contribution unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

**e Fixed Assets**

**Tangible 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 furnishing held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected. For inalienable property acquired prior to (date) there is insufficient cost information available and therefore such assets are not valued in the accounts. Individual items acquired since (date) have been capitalised in the accounts and depreciated over their useful economic life (see note (d) ).

All expenditure on consecrated or beneficed buildings and individual items costing under £2000 are written off in the year they were incurred.

**Depreciation**

Depreciation is calculated to write down the cost of tangible fixed assets, excluding freehold properties, over their expected useful lives. The rates generally applicable are:

Fixtures and fittings	25% straight line
Computer equipment	30% straight line
Audio Visual Equipment	10% straight line

No depreciation is provided on freehold property as it is the PCC's policy to maintain these assets in a continual state of sound repair. The useful economic life of these assets is so long and residual values so high that any depreciation would not be material. These assets will be subject to annual impairment reviews. Provision will be made if there has been any permanent diminution in value.

**Investments**

Investments are stated at market value at the balance sheet date.

**f Current Assets**

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

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

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**2 Income**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL FUNDS 2021 £</b>	TOTAL FUNDS 2020 £
<b>a Donations and legacies</b>					
Planned giving	22,113.18			<b>22,113.18</b>	22,843.15
Collections at all services	2,025.46			<b>2,025.46</b>	896.09
Gift days			1,429.00	<b>1,429.00</b>	1,285.00
Donations and appeals	7,065.10	80.00	1,850.00	<b>8,995.10</b>	8,189.44
Income tax recoverable	5,877.21	6.79	390.07	<b>6,274.07</b>	6,132.98
Grants					
Legacies	500.00			<b>500.00</b>	
	<b>37,580.95</b>	<b>86.79</b>	<b>3,669.07</b>	<b>41,336.81</b>	<b>39,346.66</b>
<b>b Fundraising activities</b>					
Fetes, bazaars and other fund-raising events	80.00		1,065.69	<b>1,145.69</b>	20.00
Bookstall	36.05			<b>36.05</b>	39.00
	<b>116.05</b>		<b>1,065.69</b>	<b>1,181.74</b>	<b>59.00</b>
<b>c Income from Investments</b>					
Bank & Building Society Interest	248.87	9.74	0.80	<b>259.41</b>	2,133.34
Curate's House Rental Income	12,600.00			<b>12,600.00</b>	12,600.00
	<b>12,848.87</b>	<b>9.74</b>	<b>0.80</b>	<b>12,859.41</b>	<b>14,733.34</b>
<b>d Income from church activities</b>					
Donations for use of church					
Church hall lettings etc		31,679.50		<b>31,679.50</b>	18,944.78
Fees from weddings etc	1,992.00			<b>1,992.00</b>	2,497.00
Parish magazine					
Coffee money	97.12			<b>97.12</b>	75.01
	<b>2,089.12</b>	<b>31,679.50</b>		<b>33,768.62</b>	<b>21,516.79</b>
<b>e Other income</b>					
Insurance Claims					
Duplicating	7.50			<b>7.50</b>	11.00
Sundry Income	14,300.00			<b>14,300.00</b>	14,300.00
	<b>14,307.50</b>			<b>14,307.50</b>	<b>14,311.00</b>
<b>Total Income</b>	<b>66,942.49</b>	<b>31,776.03</b>	<b>4,735.56</b>	<b>103,454.08</b>	<b>89,966.79</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**3 Expenditure**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL FUNDS 2021 £</b>	TOTAL FUNDS 2020 £
<b>a Expenditure on raising funds</b>					
Harvest quiz costs			400.00	<b>400.00</b>	
			400.00	<b>400.00</b>	
<b>b Expenditure on church activities</b>					
Missionary and charitable giving:					
Overseas:					
Christian Aid	100.00			<b>100.00</b>	100.00
Embrace The Middle East			250.00	<b>250.00</b>	
Shelter Box			400.00	<b>400.00</b>	400.00
Medicins Sans Frontiers					500.00
Water Aid			400.00	<b>400.00</b>	1,260.00
Smile Train					400.00
Sight Savers			250.00	<b>250.00</b>	650.00
Falconer Trust			650.00	<b>650.00</b>	900.00
Relief For Oppressed People Everywhere					250.00
Teso Development Trust			1,050.00	<b>1,050.00</b>	900.00
Project Possible			500.00	<b>500.00</b>	
UNICEF UK			400.00	<b>400.00</b>	
Home:					
CEP	500.00			<b>500.00</b>	500.00
Redbridge Street Pastors	620.00			<b>620.00</b>	620.00
Redbridge Foodbank	500.00			<b>500.00</b>	500.00
Salvation Army	500.00			<b>500.00</b>	500.00
Macmillan Cancer Support					300.00
	2,220.00		3,900.00	<b>6,120.00</b>	7,780.00
Ministry costs:					
diocesan parish contribution	63,885.96			<b>63,885.96</b>	62,710.56
Parish Fees	854.00			<b>854.00</b>	755.00
other clergy costs	100.00			<b>100.00</b>	247.45
Church running expenses	5,886.51	109.25		<b>5,995.76</b>	6,838.21
Church & Vicarage maintenance	7,171.86			<b>7,171.86</b>	17,024.99
Major Installation					
Curates House Repairs & Insurance	580.00			<b>580.00</b>	1,078.02
Upkeep of services					
Upkeep of churchyard	1,819.48	233.72		<b>2,053.20</b>	2,338.27
Parish magazine					
Youth Church					
Church hall running expenses		21,492.39		<b>21,492.39</b>	20,968.42
Church hall maintenance		1,707.60		<b>1,707.60</b>	5,866.75
Education & Training					
Administration - Printing & Stationery	52.44			<b>52.44</b>	11.90
Administration - Sundry	550.00			<b>550.00</b>	250.00
Bank Charges					
Independent examination fee					
	83,120.25	23,542.96	3,900.00	<b>110,563.21</b>	125,869.57
<b>Total Expenditure</b>	<b>83,120.25</b>	<b>23,542.96</b>	<b>4,300.00</b>	<b>110,963.21</b>	<b>125,869.57</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**4 Staff costs**

	2021	2020
	£	£
a <i>Wages, salaries &amp; Expenses</i>	<b>576.00</b>	<b>576.00</b>

During the year the PCC employed an Organist, but no payment was large enough to attract social security costs.

**b *Payments to PCC members***

As the parish organist, Mr D Paterson who is member of the PCC, was paid £576 during the year. There were no other disclosable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

**5 Tangible fixed assets**

	Freehold land and buildings	Church equipment	TOTAL
<b>Cost or valuation</b>	£	£	£
At 1 January 2021	6,100.00	41,340.00	<b>47,440.00</b>
Additions			
Disposals			
Revaluation			
At 31 December 2021	<u>6,100.00</u>	<u>41,340.00</u>	<u><b>47,440.00</b></u>
<b>Depreciation</b>			
At 1 January 2021		4,134.00	<b>4,134.00</b>
Provided in the year		4,134.00	<b>4,134.00</b>
Disposals			
At 31 December 2021		<u>8,268.00</u>	<u><b>8,268.00</b></u>
<b>Net book amounts</b>			
<b>At 31 December 2021</b>	<u><b>6,100.00</b></u>	<u><b>33,072.00</b></u>	<u><b>39,172.00</b></u>
At 31 December 2020	<u>6,100.00</u>	<u>37,206.00</u>	<u>43,306.00</u>

The freehold land and buildings comprises the curate's house at 49 St Andrews Road. The cost value is the original purchase value paid in 1962. A professional current market valuation has yet to be obtained, but it is estimated that its value is in excess of £400,000.

Church Equipment (audio and visual system purchased at cost of £41,340 November 2019) is being depreciated over 10 years at 10% per annum of the 2019 purchase cost from 31 December 2020

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**6 Analysis of Net assets by fund**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2021 £</b>
Fixed assets for church use	39,172.00			<b>39,172.00</b>
Investment fixed assets				
Current assets	457,455.21	69,087.05	2,440.86	<b>528,983.12</b>
Current liabilities	-24,488.01	-2,860.31	-64.03	<b>-27,412.35</b>
Long term liabilities				
	<b>472,139.20</b>	<b>66,226.74</b>	<b>2,376.83</b>	<b>540,742.77</b>

**7 Debtors**

	<b>2021 £</b>	<b>2020 £</b>
Income tax recoverable		
Prepayments and accrued income	<b>2,386.50</b>	1,332.50
Other debtors		
	<b>2,386.50</b>	<b>1,332.50</b>

**8 Creditors: amounts falling due within one year**

	<b>2021 £</b>	<b>2020 £</b>
Deferred income		
Accruals for utilities and other costs	<b>27,348.32</b>	<b>1,127.00</b>
Other creditors	<b>64.03</b>	64.03
	<b>27,412.35</b>	<b>1,191.03</b>

**9 Creditors: amounts falling due after more than one year**

	<b>2021 £</b>	<b>2020 £</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**10 Statement of funds**

	Bal b/fwd 1 Jan 2021	Income	Expenditure	Transfers, other gains and losses	Bal c/fwd 31 Dec 2021
	£	£	£	£	£
<b>Unrestricted Fund</b>					
General Fund	488,316.96	66,942.49	-83,120.25	5,000.00	<b>477,139.20</b>
	<u>488,316.96</u>	<u>66,942.49</u>	<u>-83,120.25</u>	<u>5,000.00</u>	<u><b>477,139.20</b></u>
<b>Designated Fund</b>					
Hall General Fund	40,645.36	31,679.50	-23,542.96	-5,000.00	<b>43,781.90</b>
Hall Fabric Fund	15,736.01	8.79	0.00	0	<b>15,744.80</b>
Flower & Grounds Fund	540.96	87.14	0.00	0.00	<b>628.10</b>
Youth Work	368.78	0.21	0	0	<b>368.99</b>
Training Fund	133.81	0.07	0	0	<b>133.88</b>
Office Equipment Fund	374.99	0.21	0	0	<b>375.20</b>
Music Fund	193.76	0.11	0.00	0	<b>193.87</b>
	<u>57,993.67</u>	<u>31,776.03</u>	<u>-23,542.96</u>	<u>-5,000</u>	<u><b>61,226.74</b></u>
<b>Restricted Fund</b>					
Famine Fund	381.24	4,734.76	-4,300.00	0	<b>816.00</b>
Internal Fabric Fund	0	0	0	0	<b>0</b>
Vicars Discretionary Fund	127.00	0	0	0	<b>127.00</b>
Sound System Fund	1,062.72	0.60	0	0.00	<b>1,063.32</b>
Marie Spencer Legacy Fund	370.31	0.20	0.00	0	<b>370.51</b>
	<u>1,941.27</u>	<u>4,735.56</u>	<u>-4,300.00</u>	<u>0.00</u>	<u><b>2,376.83</b></u>
<b>Total funds</b>	<u>548,251.90</u>	<u>103,454.08</u>	<u>-110,963.21</u>	<u>0</u>	<u><b>540,742.77</b></u>

**Michael Williams**  
**PCC Treasurer**

## **DEANERY SYNOD REPORT**

Redbridge Deanery Synod met on 4 occasions during 2021. Meetings start with an act of worship and usually include reports from Diocesan Synod, the deanery treasurer, the education scrutiny representative and the MMU's in the deanery. In addition, there is usually a speaker who talks about new ideas and initiatives in the diocese or Church of England.

The first meeting of the year was held on Zoom on 21<sup>st</sup> January 2021 when Rev'd Martyn Hawkes, Area Dean, led a presentation on "Generous God, Generous Disciples", an initiative intended to be part of a stewardship campaign between Advent and Easter, and the resources that were available on the diocesan website.

The second meeting of the year was a business meeting held via Zoom on 20<sup>th</sup> May 2021.

On 22<sup>nd</sup> September 2021, Rev'd James Gilder, the Diocesan Environmental Officer gave a presentation with suggestions on how to become an environmentally friendly deanery:

- Measure our energy use.
- Change to a green supplier.
- Become an eco-church.
- Involve our community.
- Create a zero-carbon plan.

The final meeting of the year was held on 23<sup>rd</sup> November when Father Gareth Jones gave an update on the Afghani refugees in Redbridge, numbering about 2000, most of whom are living in bridging hotels. Most, if not all parishes in the deanery, have one or more families in their area. A toddler group is being run at St Mary's and an "English for Women" course at Goodmayes is planned.

In addition, Rev'd Chris Wragg gave a presentation on "Living in Love and Faith" which is an initiative to get people talking about relationships and sexuality.

***Gary Harley, Joy Mortimer, Marion Pank  
Deanery Synod Lay Representatives***

## **CHURCHWARDENS' REPORT**

### **CHURCH BUILDINGS 2021 – 2022: CAPITAL, REVENUE AND REPAIR PROJECTS**

The start of the reporting period was a quiet time at St Andrew's as the church doors were closed from the beginning of January and re-opened on Easter Sunday due to the pandemic. The hall continued to be hired by pre-school and our regular hirers and in the second half of the year was opened to weekend hirers.

We have been planning new projects but were not able to secure them in this reporting period and they will be reported on in the following period.

Throughout the year we have carried out general maintenance and service works to our electrical, heating and plumbing systems in both the church and hall. These costs were considerably less than the previous year.

Church and vicarage maintenance **Cost - £7,171.86**

Hall maintenance **Cost - £1,707.60**

The church grounds have been maintained throughout the year by our local garden design contractor and the grounds continue to be enjoyed by the congregation and the local community **Cost: £2,053.20**

The property at 49 St Andrew's Road continues to be let and generates annual funds which help in the running costs of the church **Income - £12,600.00**

We continue to receive an annual income for housing the Mobile Telephone Mast on the church premises **Income - £14,300.00**

A special thank you to Geoffrey Eze, Halls' Booking Secretary, for the fantastic job he continues to do in managing the hall bookings and liaising with the hall hirers.

If you have any ideas for a project that you think we should consider then please speak to Barry or myself.

***Gary Harley, Churchwarden***  
***Barry Shortte, Churchwarden***

## **WORSHIP**

The Worship Committee has continued to meet on a quarterly basis and has been involved in the creation and review of service guidelines for the public worship in church or on line. This year we have kept our regular pattern of worship going both on line and in person. In many ways it was challenging as at different points different guidelines were being given and we tried to follow them closely.

Most of our families and younger people were not attending the services but in the last six months we have seen new families joining us. Most of our services are now Holy Communion with one morning worship service each month and on fifth Sundays we have Songs of Praise. It was good to see the January Songs of Praise incorporated into our Christingle service.

Mothering Sunday and Lent Services in 2021 were on line but it was with great joy that our Easter Sunday services took place in church and marked the return to church. Sadly it wasn't until the autumn that we could begin singing again in church and I know that everyone really welcomed that. We thank Duncan and the Choir for the way they lead the musical aspect of our services. It was also uplifting that we could have our advent and Christmas services in church.

Thanks to those who are on this Committee and make their contributions towards developing our worship. We continue to reflect on the special services that occur throughout the year and also the regular services. If you would be interested in joining this committee please speak to Rev'd Marie; it would be good to have different views influencing our services.

Worship must continue to be at the heart of St Andrews.

*Rev'd Marie Segal  
Vicar*

## **GROUPS AND ORGANISATIONS**

### **BIBLE STUDY GROUPS**

This year our regular pattern of monthly Bible Study and Home Group has been affected by the pandemic. Discussion via Zoom has proved to be difficult and unfortunately, we have had to cancel these groups but hope that in 2022 they will resume.

The daily messages continued in 2021 and in September 2021 became the weekly bulletin. Included in these have been daily readings, Lent and Advent readings: the Gospel of Luke, Galatians, 'Wake up to Advent', daily saints. These have acted as a regular Bible study allowing people to reflect on the different readings throughout the year. I do hope these have been useful and I would be delighted to hear your thoughts and responses – which we can always share via the church email list.

We have read as a church "At home in Lent" and "Wake up to Advent". The number of people reading these books increased and I do hope everyone enjoyed them along with this year's book "Lent: wandering in the wilderness".

I do hope more of you will join us by receiving the weekly bulletin and for our courses throughout 2022.

### **BOOK CLUB**

St Andrew's Book Club has now been meeting for several years. Our members enjoy a get together where we choose a book from a selection that the members bring along, then we discuss the chosen book at our next meeting. We have met every 4–6 weeks throughout the year and for most of this last year thanks to the wonders of modern technology on Zoom. Finally in July we met in person with one or two members still joining us on Zoom. This year we have read a variety of different books including one where a couple of the group knew the author. We enjoy good company, some drinks and nibbles. We are grateful for the hospitality and the hosts of the places where we meet. At Christmas we had our Secret Santa and our annual fish and chip supper, though we now often meet for fish and chips before our meetings!!

We look forward to this year's book choices.

*Rev'd Hayley Morris  
Associate Priest*

### **STAFF REPORT 2021-2022 (St Andrew's Famine Fund)**

Despite the best efforts of the pandemic, to disrupt our church life, it is encouraging to report there has been generous support of the Famine Fund, both from church members and people who are not members of St Andrew's.

Our fund-raising event on Saturday, 2nd October to celebrate Harvest Thanksgiving raised a total profit of £665.69 with some 70 people enjoying a fun quiz with David Wills as quiz master together with a tasty supper provided by Luigi's.

Our Asian congregation contributed a generous £400 to our funds plus harvest envelopes raising a further £1024 which included two generous cheques from former members of our church. An additional bonus was the £390.07 received from the Chancellor of the Exchequer for Gift Aid.

Our treasurer has also been able to report that a growing number of the congregation has joined our monthly donation scheme.

The STAFF committee wish to express their thanks to everyone who has contributed to STAFF, which has enabled us to make the following donations, approved by the PCC.

Embrace the Middle East	£250.00
Sight Savers	£250.00
Falconer Trust	£250.00 plus £400.00
TESO Development Trust	£250.00 plus £800.00
Project Possible	£500.00
WaterAid	£400.00
Shelter Box	£400.00
UNICEF UK (Afghanistan)	<u>£400.00</u>
<b>Total</b>	<b>£3,900.00</b>

Donations were made throughout the year as funds became available.

2022: We have agreed to send £500.00 to the UN World Food Programme to be used in Afghanistan, which has been given PCC approval.

***John Manuel***  
***Chairman, STAFF***

## **UNIFORMED ORGANISATIONS**

### **10<sup>th</sup> ILFORD (ST ANDREW'S) BROWNIES 2021**

We began 2021 still running Brownies on Zoom but by then we had all become used to using it and much fun and laughter was had at each meeting with games, scavenger hunts, dance challenge, bingo, make things with crafts delivered to the Brownies' doors the week before. We celebrated a festival over a weekend, did a Mother and Daughter cooking session, showed our pets and worked on our Fire Safety badge – all between January and April.

In May we were able to return to the hall with social distancing and masks for all the adults. It was lovely to see the Brownies face to face and although at times it was challenging keeping them at a distance, we managed to adapt games and activities to fit.

In June the weather was lovely so we managed to carry out an enrolment ceremony in the front of the vicarage so the parents could watch at a distance. We also presented all the

badges the Brownies had been working on over lockdown and gave them all a little present too. It was a lovely evening, followed by us making slime in the hall.

We finished the term off with our annual sports event for the Brownies but in the hall with a plastic duck race, then had a well-earned rest before returning in September when some of the Brownies moved up to Guides and we started 12 new Brownies. They were enrolled at our first event in November - the parents' entertainment evening - which was really well supported and great fun was had with a show by the Brownies, a raffle and stalls.

Before we finished for the Christmas holidays we took part in the reverse advent calendar for the Foodbank and Brownies brought in lots of items for us to take along to help families over the Christmas period.

***Mandy Shepherd  
Brown Owl***

### **10th ILFORD (ST ANDREW'S) RAINBOWS 2021**

In 2021 the Rainbows continued to meet via Zoom until the middle of May when face to face meetings could begin again in the church hall. Rainbows went back to meeting again every Friday from 5.15 pm to 6.15 pm and carried on for the rest of the year, implementing Covid mitigations including cleaning chairs and tables, sanitising hands after sharing equipment, social distancing where possible and ventilating the room. The girls were very happy to get together, play games and take part in activities together again.

The unit continues to be run by Jenny Bowen. Our Unit Helper, Ade, had to leave because her job meant she couldn't get to Rainbows on time and one of our Young Leaders, Abhi, left to go to university. Another volunteer joined us during the year to train as a leader but unfortunately, she also had to leave when she got a new job. Hannah continued to be our Young Leader. Because we are required to have 2 adults over the age of 18 at every meeting, we started a parents' rota which was very successful, with mums only too willing to help out and bringing their different skills.

With face-to-face meetings taking place again we increased the number of girls in the unit and had between 10 and 12 on the register throughout the year. In September our 7-year-olds moved up to Brownies and we were able to take 8 new girls from our waiting list.

Because we made no charge while meeting on Zoom and had extra expenses connected with Covid, we had to increase our termly subs but this does not appear to have caused a problem for parents.

We booked to see the Kenneth More pantomime in January but sadly this had to be cancelled because of the increased Covid restrictions over Christmas and New Year.

We were able to hold a very enjoyable sports evening at the end of the summer term in the Vicar's garden, for which we are very grateful.

Together with the Brownies, we held our annual parents' evening in November in aid of Children in Need. Several of the Rainbows made their Promise and they all danced and sang the Rainbow song.

***Jenny Bowen***

**18th ILFORD GUIDES AND RANGERS** – No report available.

## **SAFEGUARDING**

As a PCC we have adopted the Church of England National Safeguarding Policy which includes safeguarding of children, young people and vulnerable adults. At St Andrew's I am the designated Safeguarding Officer and Rev'd Canon Marie Segal is deputy but it is the responsibility of the whole church to play a part in promoting a safer church for all.

During this last church year Rev'd Canon Marie completed the Diocesan face to face Safeguarding training which all clergy and Licensed Ministers in the diocese are required to attend every 3 years and I will be doing mine some time during the summer 2022.

***Rev'd Hayley Morris**  
Associate Priest*

## **GENERAL PRIVACY NOTICE**

On 28th May 2018 General Data Protection Regulations (GDPR) came into force. As a church we hold data on our members which comprises name, address, telephone number and, in some cases, e-mail address. This information is used to maintain a record of church members (both those on the electoral roll\* and those who have not signed up to this).

The data held allows us to contact members of the congregation for pastoral matters, and matters associated with the life of the church. The information will not be used for any other purpose, eg marketing and it will never be made available to any third party without express permission from the individual(s) concerned.

You may, at any time, request that your personal data be removed from our records by contacting the PCC Secretary.

\*If you have registered to be on the Electoral Roll, you will have received a copy of the more extensive Church of England Electoral Roll Privacy Notice. Copies can be obtained from the Electoral Roll Officer or from the Church website – [www.saintandrews.wordpress.com](http://www.saintandrews.wordpress.com).

***If you would like further details on anything mentioned in this report, please speak to any of the following:***

***Rev'd Marie Segal, Rev'd Hayley Morris,  
Churchwarden - Barry Shortte, Churchwarden – Gary Harley,  
PCC Secretary – Marion Pank, PCC Treasurer – Michael Williams***

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# Accounts

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# **ST ANDREW'S CHURCH GREAT ILFORD**

The Drive, Ilford, Essex  
Charity Registration No 1132483  
[www.standrewsilford.org](http://www.standrewsilford.org)

## **Annual Report and Financial Statements of the Parochial Church Council for the year ended 31<sup>st</sup> December 2020**

**Incumbent**

**Vicar**

*The Rev'd Canon Marie Segal  
The Vicarage, St Andrew's Road, Ilford, IG1 3PE*

**Associate Priest**

*The Rev'd Hayley Morris  
15 Mistle Thorn, Cranbrook Rise, Ilford, IG1 3QP*

**Churchwarden**

*Mr Gary Harley  
70 Castleview Gardens, Ilford, Essex, IG1 3QE*

**Churchwarden**

*Mr Barry Shortte  
4 Durham Place, Eton Road, Ilford, IG1 2UA*

**Bank**

*Nat West  
Ilford Hill, Ilford, Essex*

**Independent Examiner**

*Mr Derek Weist  
1 Cleveland Mansions, South Woodford, London E18 2AJ*

**Hon Treasurer**

*Mr Michael Williams  
284 Mortlake Road, Ilford, Essex, IG1 2TE*

**Hon Secretary**

*Mrs Marion Pank  
82 Cranbrook Rise, Ilford, Essex, IG1 3QH*

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OF THE PAROCHIAL CHURCH COUNCIL  
for the year ended 31st December 2020**

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**ST ANDREW'S CHURCH GREAT ILFORD**  
*St Andrew's exists to spread the good news of Jesus and to be a haven of  
welcome, fellowship and care for all people.*

**ANNUAL REPORT AND ACCOUNTS OF THE PAROCHIAL CHURCH COUNCIL  
2020-2021**

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 of St Andrew's Church has the responsibility of cooperating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church site.

**MEMBERSHIP**

Members of the PCC are either ex officio or elected for a period of three years by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year, the following served as members of the PCC:

<b>Vicar</b>	Rev'd Canon Marie Segal	
<b>Associate Priest</b>	Rev'd Hayley Morris	
<b>Churchwarden</b>	Gary Harley	
<b>Churchwarden</b>	Barry Shortte	
<b>Deanery Synod</b>	]	Joy Mortimer 2017-2021
	]	Marion Pank 2017-2021
	]	Mike Spencer 2017-2021
<b>Elected Members</b>		Ellen Harley APCM 2020
		Elaine Hobbs APCM 2020
		Angela Norwood APCM 2020
		Roger Norwood APCM 2020
		Duncan Paterson APCM 2020
		Maggie Smith APCM 2020
		David Wills APCM 2020
		Sammy Zar APCM 2020
		Michael Williams APCM 2020

Members of the PCC are aware of potential risks, both financial and otherwise that might occur either in the church or in the adjoining halls and have taken appropriate action to control and minimise these risks.

**COMMITTEES**

**Standing and Finance:** This is the only committee required by Law. It has power to transact the business of the PCC between meetings, subject to any directions given by the Council.

**Famine Fund Committee:** This committee meets regularly and submits reports to PCC with recommendations for recipient charities for monies raised.

**Health and Safety Committee:** This committee meets to review and update health and safety policies, reporting back to PCC.

**Worship Committee:** This committee meets regularly and submits reports to PCC.

**Executive Committee** comprising members of the Asian Congregation and the 10.30 am Congregation meets intermittently.

## **CHURCH ELECTORAL ROLL**

In line with Church Representation Rules, the Electoral Roll has been updated and we now have 174 members. Of these 47 reside within the parish and 127 outside the parish.

**Ellen Harley**  
**Electoral Roll Officer**  
**April 2021**

## **CHURCH ATTENDANCE**

Average church attendance in the past year has been 112 adults and 20 children (these figures include our Asian Congregation).

## **PCC REVIEW**

Due to the Covid 19 pandemic the annual meeting arranged for 2020 was postponed from April until 18<sup>th</sup> October 2020 when the previously prepared Annual Report was received and approved.

Since October, the full PCC has met on 4 occasions, the Standing and Finance Committee on 4 occasions, the Worship Committee twice and the Health and Safety Sub-Committee once. All meetings have been held on Zoom.

The first full PCC in November, being the first since the October APCM, followed the normal process of election of officers, constitution of committees, authorisation to sign cheques and resolutions for the ensuing time until the next APCM. Due to lack of time review of church policies was deferred to a further meeting later in the month.

The meeting discussed our annual charitable giving and it was agreed that donations be made as follows:

Christian Education Project	£500
Redbridge Street Pastors	£500
Redbridge Foodbank	£500
Salvation Army	£500
Christian Aid	£100
MacMillan	£300.

Following a proposal put forward by the Famine Fund it was also agreed that they make donations as follows:

WaterAid	£1260
Faulkner Trust	£250
TESO Development Trust	£250.

Our Treasurer, Michael Williams informed the meeting that he had received a letter from Chelmsford Diocese regarding the shortfall in the Parish Share and reminded that since April we had been paying only 50%. The Diocese was now asking that parishes carefully consider if they could make up the shortfall. After presentation of a comprehensive report regarding our finances and a lengthy discussion it was agreed that we pay the shortfall of £23,516.46 for this year. Our Parish Share in 2021 will be £63,886 (an increase of £1175).

Maggie Smith, MU Branch Leader advised the meeting that after careful consideration the committee and membership had regretfully decided to close the St Andrew's Branch of Mothers' Union. Once life has returned to 'normal' it is envisaged that a fellowship group will be established.

It was agreed that as we were still in lockdown each member of PCC would write a paragraph about their life during these challenging times, giving their Christmas greetings which would be sent out to the congregation email list just before Christmas.

The second meeting in November was held purely to review our church policies as listed below and which are available for scrutiny on the church website:

- Disability Access Policy
- Policy for the usage of/access to the church halls whilst pre-school is in progress.
- Health and Safety Policy
- Children's Communion Policy.
- General Privacy Policy.
- Safeguarding Policy.
- Service Guidelines during the pandemic (regularly updated as needed).

A subsequent meeting of two members of the Health and Safety Sub-Committee completed a risk assessment based on a template provided by the Church of England with regard to opening church buildings during the pandemic.

The two meetings since the beginning of the year have continued to received reports from the Standing and Finance and Worship Committees, with much focus at S & F on arrangements for our hall hirers, additional safety arrangements in the form of cleaning being put in place, general maintenance of the church and halls and of course the effect on the church's finances during the pandemic. The Worship Committee reported on its review of services, and compliance with guidelines from the government when it has been possible to open the church for worship.

Our Asian congregation has continued to meet on Zoom during the pandemic.

A major topic has been the requirement from Chelmsford Diocese (due to its difficult financial situation) that all churches evaluate themselves on a RAG-rating system (Red, Amber, Green). After much discussion we submitted our rating as Green and have recently been advised that along with several other churches in our Deanery we have been given Amber status which means that should our incumbent leave it is likely (presuming that finances are available) that another stipendiary incumbent would be appointed.

As a PCC we end this report by extending enormous thanks to our clergy – Marie and Hayley for their steadfast commitment to the congregation throughout what has been a challenging time for everyone. Selflessly they have been supportive not only spiritually but also in practical ways since lockdown first began in March 2020 and we owe them an enormous debt of gratitude. Our thanks go to Marie for spending the thought and time to creating a message for sending out electronically on a daily basis. To both of them for overcoming the challenges of services and meetings on Zoom and via Facebook.

We thank our Churchwardens, Barry and Gary who do so much work behind the scenes to keep our church and halls functioning safely and smoothly, always with a smile on their faces.

Thanks must also be given to Duncan Paterson and the choir for the contribution to both on-line and actual services especially as the congregation is currently not able to join in singing.

At the time of writing this report we are beginning to come out of lockdown and can once more hold services in church whilst following Covid restrictions. We look forward to the time when things will become more normal and when more people will feel happy to be in church again.

We pray for all members of our church community and for the guidance of the Holy Spirit in all we do as we enter a new church year.

## **LEGACY EXPENDITURE REPORT 2020**

At the end of the year, the PCC feel it important to give an update about the use of the generous legacies received in recent years, which is as below. Please feel free at any time to speak to any member of PCC – list on PCC board at back of church – if you want to know anything more about this. The priorities listed for the Grace Crowson, Norman Harlow and Joyce Fuller legacies were as a result of full congregational consultation, whilst Restoration of the Church Triptych was the specific expenditure request of Marie Spencer’s legacy.

### **GRACE CROWSON LEGACY - £84,240.46 £28,631.28 AS AT 31<sup>ST</sup> DECEMBER 2019**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
Chapel Door – (Completed 9.11.16)	<b>£18,000</b>	<b>£17,476.80</b>
Coffee Area at back of church (completed 2014)	<b>£7,500</b>	<b>£5,484.51</b>
Organ repairs (completed 2014)	<b>£8,000</b>	<b>£8,220</b>
Church Hall redecoration – architect costs to October 2017, redecoration of ground floor completed October 2017, upper floor and office redecoration still outstanding.	<b>N/A</b>	<b>£16,821.50 (to date)</b>
Pew Cushions (Completed 2015)	<b>£9,000</b>	<b>£7,606.37</b>
Sanding/Repolishing of Church wooden flooring (Completed July 2020)	<b>N/A</b>	<b>£7,980.00</b>
<b>TOTAL EXPENDITURE AS AT 31 DECEMBER 2020 - £63,589.18</b>		
<b>LEGACY FUNDS REMAINING - £20,651.28</b>		

**DOREEN WOODS LEGACY - £200.00**  
**£200.00 AS AT 31<sup>st</sup> DECEMBER 2019**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
Total legacy contribution towards £3215 Hall kitchen and toilet repairs/replacement kitchen boiler costs (Completed May 2020)	<b>N/A</b>	<b>£200.00</b>
<b>LEGACY FUNDS REMAINING – Nil</b>		

**MARIE SPENCER LEGACY - £20,099.84**  
**£474.70 AS AT 31<sup>st</sup> DECEMBER 2019**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
Repair/re-gilding of alter Triptych – Completed 3rd December 2019	<b>£18,000</b>	<b>£18,825.14</b>
Electrical re-wiring/new lighting for Triptych	<b>N/A</b>	<b>£ 800.00</b>
Commemorative plaques for Triptych restoration and new Church Audio & Visual Systems – Purchased March 2020	<b>£106.00</b>	<b>£ 106.00</b>
<b>LEGACY FUNDS REMAINING - £368.70</b>		<b>£19,731.14</b>

**NORMAN HARLOW LEGACY - £281,682.03**  
**£259,568.53 AS AT 31<sup>st</sup> DECEMBER 2019**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
JMA Garden Design Grounds Maintenance during 2019 (per Church grounds 5-year maintenance plan approved by PCC 2019)	<b>£5,725.60</b>	<b>£ 1,353.50 (5 invoices)</b>
Pruning of Trees and Shrubs (September 2019)	<b>N/A</b>	<b>£ 90.00</b>
50% of Installation of new Church Audio & Visual Systems (Completed November 2019)	<b>£25,000</b>	<b>£20,670.00</b>
JMA Garden Design Grounds Maintenance during 2020 (per Chelmsford Church grounds 5-year maintenance plan)	<b>N/A</b>	<b>£ 927.89 (5 invoices)</b>
Diocese 2020 Parish Share 2020 £23,516.46 balance payment approved by PCC November 2020 – 50% of balance payment (December 2020)	<b>N/A</b>	<b>£ 11,758.23</b>
<b>LEGACY FUNDS REMAINING - £246,882.41</b>		<b>£ 34,799.62</b>

**JOYCE FULLER LEGACY – £201,790.95**  
**£181,120.95 AS AT 31<sup>st</sup> DECEMBER 2019**

<b>AGREED EXPENDITURE</b>	<b>ESTIMATED COST</b>	<b>ACTUAL COST</b>
50% of Installation of new Church Audio & Visual Systems (Completed November 2019)	<b>£25,000</b>	<b>£20,670.00</b>
Diocese 2020 Parish Share 2020 £23,516.46 balance payment approved by PCC November 2020 – 50% of balance payment (December 2020)	<b>N/A</b>	<b>£11,758.23</b>
<b>LEGACY FUNDS REMAINING - £169,362.72</b>		<b>£32,428.23</b>

## FINANCIAL REVIEW

Total income of £89,967 was generated, a decrease of £53,285 on last year. £87,055 was unrestricted, with the remaining £2,912 restricted. Planned giving (donations by direct debit, bankers' order, and envelope giving) increased by £2,406 to £22,843. Donations and appeals income amounted to £8,189, a decrease of £1,050 on last year (this income included £5,400 from our Asian Congregation). Loose plate collections totalled £896, a decrease of £2,141. Income tax recovered from gift aided donations raised £6,133 (£5,745 received from unrestricted donations, £32 from designated donations, and £356 from restricted donations). Fund- raising events during the year raised £20, a decrease of £1,105 on last year. Bank and Building Society interest totalled £2,133, a decrease of £2,055 on last year. Church Hall Lettings (part of income from church activities) generated £18,945, a decrease of £19,488. £14,311 other income represents the £14,300 annual telephone mast rental income and £11 sundry receipts. The Curate's house at 49 St Andrew's Road continues to be let and generated a gross annual income of £12,600.

Total expenditure was £125,870, a decrease of £14,621 on last year. The diocesan parish contribution (diocesan family purse) was £62,711 up £1,561. Expenses for the upkeep of the churchyard expenses were £2,338, a decrease of £90). Church running costs were £6,838, down £1,246, whilst Church and Vicarage maintenance costs were £17,025, down £11,088. Church Hall running expenses decreased by £3,260 to £20,968. Church Hall maintenance costs increased by £4,496 to £5,867. Missionary and Charitable giving (donations) for the year was £7,780 (specific charitable fund-raising in church for various charities not recorded in the church financial statement totalled £436). The Curate's house repairs and insurance costs were £1,078, down £3,892.

The net movement in funds from all income and expenditure was minus £35,903 (a decrease of £38,665 compared with last year's increase of £2,762) which is represented by the movement in short term deposits, cash at bank and in hand, debtors and creditors.

Total funds held consequently decreased by £35,903 from £584,155 at the start of the year to £548,252. The total funds consist of £546,311 of unrestricted funds (£488,317 in the General Fund, with the remaining £57,994 relating to funds designated by the PCC for specific purposes, namely the Hall General, Hall Fabric, Flower and Grounds, Youth Work, Training, Office Equipment Fund, and Music Funds and £1,941 restricted funds (Famine, Vicar's Discretionary, Sound System, and Marie Spencer Legacy Funds).

The PCC has a policy to try to ensure that sufficient unrestricted reserves are held to cover six months' average running costs. The actual unrestricted reserves position for the year was sufficient to cover more than 52 months of running costs.

*(Approved by PCC and signed by)*

**Rev'd Canon Marie Segal**

**Vicar**

**11th March 2021**

### Independent Examiner's Report on the Accounts

I Report to the trustees/members of St Andrew's Great Ilford on Accounts for the year ending 31<sup>st</sup> December 2020.

#### Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's account carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed .....  ..... Date: 11<sup>th</sup> March 2021

Name: Derek Weist, FCA

Relevant professional body: Institute of Chartered Accountants in England and Wales

Address: 1 Cleveland Mansions, South Woodford, London E18 2AJ

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
<b>Income</b>						
<i>Donations and legacies</i>	2a	36,384.17	56.90	2,905.59	<b>39,346.66</b>	70,534.20
<i>Fundraising activities</i>	2b	59.00			<b>59.00</b>	1,125.02
<i>Income from investments</i>	2c	14,651.75	75.36	6.23	<b>14,733.34</b>	16,787.91
<i>Income from church activities</i>	2d	2,602.01	18,914.78		<b>21,516.79</b>	40,496.89
<i>Other income</i>	2e	14,311.00			<b>14,311.00</b>	14,308.10
<b>Total Income</b>		<b>68,007.93</b>	<b>19,047.04</b>	<b>2,911.82</b>	<b>89,966.79</b>	143,252.12
<b>Expenditure</b>						
<i>Expenditure on raising funds</i>	3a					426.22
<i>Expenditure on church activities</i>	3b	93,181.58	27,427.99	5,260.00	<b>125,869.57</b>	140,063.98
<b>Total Expenditure</b>		<b>93,181.58</b>	<b>27,427.99</b>	<b>5,260.00</b>	<b>125,869.57</b>	140,490.20
<b>Net income/(expenditure)</b>		(25,173.65)	(8,380.95)	(2,348.18)	<b>(35,902.78)</b>	2,761.92
Other recognised gains/losses						
Transfer between funds		61.33	44.67	(106)		
<i>Gains/(losses) on revaluation of fixed assets</i>	5					
<i>Gains/(losses) on investment assets</i>	6					
<b>Net movement in funds</b>		<b>(25,112.32)</b>	<b>(8,336.28)</b>	<b>(2,454.18)</b>	<b>(35,902.78)</b>	2,761.92
Total funds brought forward at 1st January 2020		513,429.28	66,329.95	4,395.45	<b>584,154.68</b>	<b>581,392.76</b>
<b>Total funds carried forward at 31st December 2020</b>		<b>488,316.96</b>	<b>57,993.67</b>	<b>1,941.27</b>	<b>548,251.90</b>	584,154.68

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**BALANCE SHEET AT 31 DECEMBER 2020**

	Notes	2020	2019
		£	£
<b>Fixed assets</b>			
Tangible fixed assets	5	<b>43,306.00</b>	47,440.00
<b>Total fixed assets</b>		<b><u>43,306.00</u></b>	<u>47,440.00</u>
<b>Current assets</b>			
Debtors	7	<b>1,332.50</b>	6,015.13
Short term deposits		<b>498,005.62</b>	<b>505,742.28</b>
Cash at bank and in hand		<b>6,798.81</b>	<b>25,503.30</b>
		<b><u>506,136.93</u></b>	<u>537,260.71</u>
Creditors: amounts falling due within one year	8	<b><u>(1,191.03)</u></b>	<u>(546.03)</u>
<b>Net current assets</b>		<b>504,945.90</b>	536,714.68
<b>Total assets less current liabilities</b>		<b><u>548,251.90</u></b>	<u>584,154.68</u>
Creditors: amounts falling due after one year	9		
<b>NET ASSETS</b>		<b><u>548,251.90</u></b>	<u>584,154.68</u>
<b>Funds</b>	6		
<b>Restricted funds</b>	10	<b>1,941.27</b>	4,395.45
<b>Designated funds</b>	10	<b>57,993.67</b>	66,329.95
<b>Unrestricted funds</b>	10	<b>488,316.96</b>	513,429.28
		<b><u>548,251.90</u></b>	<u>584,154.68</u>

Approved by the Parochial Church Council on 11th March 2021 and signed on its behalf

The Revd Canon Marie Segal  
PCC Chairperson

The accompanying notes form a part of these financial statements.

## PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

#### 1. Accounting policies

##### a Accounting convention

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2015 and with the Charities Act 2011.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

##### b Funds accounting

Funds held by the PCC are:

*Unrestricted funds* - general funds which can be used for PCC ordinary purposes

*Designated funds* - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

*Restricted funds* - a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest; b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund.

##### c Income

All income is accounted for gross.

##### **Donation and legacies**

*Collections* are recognised when received.

*Planned giving* receivable is recognised only when received.

*Income tax* recoverable on Gift Aid donations is recognised when the income is received

*Donations, grants and legacies* are recognised when the PCC is legally entitled to the amount due, there is evidence of entitlement to the gift, receipt is probable and can be measured reliably

##### **Income from investments**

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

##### **All other income**

All other income is recognised when it is receivable, the PCC becomes entitled to the resources, and it is more likely than not that the PCC will receive the resources and its monetary value can be measured with sufficient reliability.

##### **Gains and losses on investments**

Realised gains are recognised when the investments are sold

Unrealised gains and losses are accounted for on revaluation on 31 December.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**d Expenditure**

Resources expended are accounted for on an accruals basis and are accounted for gross.

**Grants**

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

**Church Activities**

The diocesan parish contribution is accounted for when paid. Any parish contribution unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

**e Fixed Assets**

**Tangible 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 furnishing held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected. For inalienable property acquired prior to (date) there is insufficient cost information available and therefore such assets are not valued in the accounts. Individual items acquired since (date) have been capitalised in the accounts and depreciated over their useful economic life (see note (d) ).

All expenditure on consecrated or beneficed buildings and individual items costing under £2000 are written off in the year they were incurred.

**Depreciation**

Depreciation is calculated to write down the cost of tangible fixed assets, excluding freehold properties, over their expected useful lives. The rates generally applicable are:

Fixtures and fittings	25% straight line
Computer equipment	30% straight line
Audio Visual Equipment	10% straight line

No depreciation is provided on freehold property as it is the PCC's policy to maintain these assets in a continual state of sound repair. The useful economic life of these assets is so long and residual values so high that any depreciation would not be material. These assets will be subject to annual impairment reviews. Provision will be made if there has been any permanent diminution in value.

**Investments**

Investments are stated at market value at the balance sheet date.

**f Current Assets**

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

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

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**2 Income**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL FUNDS 2020 £</b>	TOTAL FUNDS 2019 £
<b>a Donations and legacies</b>					
Planned giving	22,843.15			<b>22,843.15</b>	20,436.99
Collections at all services	896.09			<b>896.09</b>	3,036.65
Gift days			1,285.00	<b>1,285.00</b>	1,175.00
Donations and appeals	6,899.44	25.00	1,265.00	<b>8,189.44</b>	9,238.98
Income tax recoverable	5,745.49	31.90	355.59	<b>6,132.98</b>	6,208.38
Grants					
Legacies					30,438.20
	<b>36,384.17</b>	<b>56.90</b>	<b>2,905.59</b>	<b>39,346.66</b>	<b>70,534.20</b>
<b>b Fundraising activities</b>					
Fetes, bazaars and other fund-raising events	20.00			<b>20.00</b>	1,125.02
Bookstall	39.00			<b>39.00</b>	
	<b>59.00</b>			<b>59.00</b>	<b>1,125.02</b>
<b>c Income from Investments</b>					
Bank & Building Society Interest	2,051.75	75.36	6.23	<b>2,133.34</b>	4,187.91
Curate's House Rental Income	12,600.00			<b>12,600.00</b>	12,600.00
	<b>14,651.75</b>	<b>75.36</b>	<b>6.23</b>	<b>14,733.34</b>	<b>16,787.91</b>
<b>d Income from church activities</b>					
Donations for use of church					270.00
Church hall lettings etc	30.00	18,914.78		<b>18,944.78</b>	38,433.02
Fees from weddings etc	2,497.00			<b>2,497.00</b>	1,296.00
Parish magazine					
Coffee money	75.01			<b>75.01</b>	497.87
	<b>2,602.01</b>	<b>18,914.78</b>		<b>21,516.79</b>	<b>40,496.89</b>
<b>e Other income</b>					
Insurance Claims					
Duplicating	11.00			<b>11.00</b>	2.10
Sundry Income	14,300.00			<b>14,300.00</b>	14,306.00
	<b>14,311.00</b>			<b>14,311.00</b>	<b>14,308.10</b>
<b>Total Income</b>	<b>68,007.93</b>	<b>19,047.04</b>	<b>2,911.82</b>	<b>89,966.79</b>	<b>143,252.12</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**3 Expenditure**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL FUNDS 2020 £</b>	TOTAL FUNDS 2019 £
<b>a Expenditure on raising funds</b>					
Fete costs					426.22
					<b>426.22</b>
<b>b Expenditure on church activities</b>					
Missionary and charitable giving:					
Overseas:					
Christian Aid	100.00			<b>100.00</b>	307.50
Disasters Emergencies Committee (DEC)					500.00
Shelter Box			400.00	<b>400.00</b>	
British Red Cross					807.50
Medicins Sans Frontiers			500.00	<b>500.00</b>	500.00
Water Aid			1,260.00	<b>1,260.00</b>	250.00
Smile Train			400.00	<b>400.00</b>	
Sight Savers			650.00	<b>650.00</b>	250.00
Falconer Trust			900.00	<b>900.00</b>	
Relief For Oppressed People Everywhere			250.00	<b>250.00</b>	500.00
Teso Development Trust			900.00	<b>900.00</b>	250.00
Archishop of West Ham (Marsabit Appeal)					50.00
Home:					
CEP	500.00			<b>500.00</b>	500.00
Redbridge Street Pastors	620.00			<b>620.00</b>	620.00
Redbridge Foodbank	500.00			<b>500.00</b>	500.00
Salvation Army	500.00			<b>500.00</b>	500.00
Macmillan Cancer Support	300.00			<b>300.00</b>	
	<b>2,520.00</b>		<b>5,260.00</b>	<b>7,780.00</b>	<b>5,535.00</b>
Ministry costs:					
diocesan parish contribution	62,710.56			<b>62,710.56</b>	61,149.36
Parish Fees	755.00			<b>755.00</b>	506.00
other clergy costs	247.45			<b>247.45</b>	507.95
Church running expenses	6,760.91	77.30		<b>6,838.21</b>	8,083.89
Church & Vicarage maintenance	16,763.95	261.04		<b>17,024.99</b>	28,113.19
Major Installation					2,769.00
Curates House Repairs & Insurance	1,033.35	44.67		<b>1,078.02</b>	4,969.66
Upkeep of services					
Upkeep of churchyard	2,044.89	293.38		<b>2,338.27</b>	2,428.30
Parish magazine					
Youth Church					
Church hall running expenses	83.57	20,884.85		<b>20,968.42</b>	24,228.75
Church hall maintenance		5,866.75		<b>5,866.75</b>	1,370.71
Education & Training					
Administration - Printing & Stationery	11.90			<b>11.90</b>	234.18
Administration - Sundry	250.00			<b>250.00</b>	167.99
Bank Charges					
Independent examination fee					
	<b>93,181.58</b>	<b>27,427.99</b>	<b>5,260.00</b>	<b>125,869.57</b>	<b>140,063.98</b>
<b>Total Expenditure</b>	<b>93,181.58</b>	<b>27,427.99</b>	<b>5,260.00</b>	<b>125,869.57</b>	<b>140,490.20</b>

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**4 Staff costs**

	2020	2019
	£	£
a <i>Wages, salaries &amp; Expenses</i>	<b>576.00</b>	<b>576.00</b>

During the year the PCC employed an Organist, but no payment was large enough to attract social security costs.

**b *Payments to PCC members***

As the parish organist, Mr D Paterson who is member of the PCC, was paid £576 during the year. There were no other disclosable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

**5 Tangible fixed assets**

	Freehold land and buildings	Church equipment	TOTAL
<b>Cost or valuation</b>	£	£	£
At 1 January 2020	6,100.00	41,340.00	<b>47,440.00</b>
Additions			
Disposals			
Revaluation			
At 31 December 2020	<u>6,100.00</u>	<u>41,340.00</u>	<u><b>47,440.00</b></u>
<b>Depreciation</b>			
At 1 January 2020			
Provided in the year		4,134.00	<b>4,134.00</b>
Disposals			
At 31 December 2020		<u>4,134.00</u>	<u><b>4,134.00</b></u>
<b>Net book amounts</b>			
At 31 December 2020	<u><b>6,100.00</b></u>	<u><b>37,206.00</b></u>	<u><b>43,306.00</b></u>
At 31 December 2019	<u>6,100.00</u>	<u>41,340.00</u>	<u>47,440.00</u>

The freehold land and buildings comprises the curate's house at 49 St Andrews Road. The cost value is the original purchase value paid in 1962. A professional current market valuation has yet to be obtained, but it is estimated that its value is in excess of £400,000.

Church Equipment (audio and visual system purchased at cost of £41,340 November 2019) is being depreciated at 10% per annum of the 2019 purchase cost from 31 December 2020

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**6 Analysis of Net assets by fund**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2020 £</b>
Fixed assets for church use	43,306.00			<b>43,306.00</b>
Investment fixed assets				
Current assets	445,100.94	59,030.69	2,005.30	<b>506,136.93</b>
Current liabilities	(89.98)	(1,037.02)	(64.03)	<b>(1,191.03)</b>
Long term liabilities				
	<b>488,316.96</b>	<b>57,993.67</b>	<b>1,941.27</b>	<b>548,251.90</b>

**7 Debtors**

	<b>2020 £</b>	2019 £
Income tax recoverable		
Prepayments and accrued income	<b>1,332.50</b>	6,015.13
Other debtors		
	<b>1,332.50</b>	6,015.13

**8 Creditors: amounts falling due within one year**

	<b>2020 £</b>	2019 £
Deferred income		
Accruals for utilities and other costs	<b>1,127.00</b>	<b>482.00</b>
Other creditors	<b>64.03</b>	64.03
	<b>1,191.03</b>	546.03

**9 Creditors: amounts falling due after more than one year**

	<b>2020 £</b>	2019 £

**PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 DECEMBER 2020**

**10 Statement of funds**

	Bal b/fwd 1 Jan 2020	Income	Expenditure	Transfers, other gains and losses	Bal c/fwd 31 Dec 2020
	£	£	£	£	£
<b>Unrestricted Fund</b>					
General Fund	513,429.28	68,007.93	(93,181.58)	61.33	<b>488,316.96</b>
	<u>513,429.28</u>	<u>68,007.93</u>	<u>(93,181.58)</u>	<u>61.33</u>	<u><b>488,316.96</b></u>
<b>Designated Fund</b>					
Hall General Fund	47,178.95	18,914.78	(25,491.99)	43.62	<b>40,645.36</b>
Hall Fabric Fund	17,557.70	68.31	(1,890.00)	0	<b>15,736.01</b>
Flower & Grounds Fund	547.81	38.10	(46.00)	1.05	<b>540.96</b>
Youth Work	367.17	1.61	0	0	<b>368.78</b>
Training Fund	133.21	0.60	0	0	<b>133.81</b>
Office Equipment Fund	373.34	1.65	0	0	<b>374.99</b>
Music Fund	171.77	21.99	0.00	0	<b>193.76</b>
	<u>66,329.95</u>	<u>19,047.04</u>	<u>(27,427.99)</u>	<u>45</u>	<u><b>57,993.67</b></u>
<b>Restricted Fund</b>					
Famine Fund	2,735.65	2,905.59	(5,260.00)	0	<b>381.24</b>
Internal Fabric Fund	0	0	0	0	<b>0</b>
Vicars Discretionary Fund	127.00	0	0	0	<b>127.00</b>
Vicars Board Appeal	0	0	0	0	<b>0</b>
Sound System Fund	1,058.10	4.62	0	0.00	<b>1,062.72</b>
Marie Spencer Legacy Fund	474.70	1.61	0.00	(106)	<b>370.31</b>
Kitchen Equipment Fund	0	0	0	0	<b>0</b>
	<u>4,395.45</u>	<u>2,911.82</u>	<u>(5,260.00)</u>	<u>(106.00)</u>	<u><b>1,941.27</b></u>
<b>Total funds</b>	<u><u>584,154.68</u></u>	<u><u>89,966.79</u></u>	<u><u>(125,869.57)</u></u>	<u><u>0</u></u>	<u><u><b>548,251.90</b></u></u>

## DEANERY SYNOD REPORT

Redbridge Deanery Synod only met twice during 2020 due to the Covid 19 pandemic.

The first meeting of the year was held on 10<sup>th</sup> February 2020 at St Paul's, Goodmayes when the guest speaker was Rev Jonathan Evens from Heart Edge (based at St Martin in the Fields).

The Heart Edge initiative began at St Martin's in 2017 as a movement for renewal for the whole church. It is a partnership across denominations both in the UK and overseas. At the time of the meeting there were 235 churches, individuals and organisations involved. The movement offers workshops, conferences, and resources.

Heart Edge is about churches reimagining themselves and their place in society and developing the four Cs:

- **Commerce:** Generating finance via enterprise, creatively extending mission.
- **Culture:** Art, music, performance re-imagining the Christian narrative for the present.
- **Congregation:** Inclusive liturgy, worship and common life.
- **Compassion:** Empowering congregations to address social need.

Some examples/case studies were given.

More information is available at

[www.heartedge.org](http://www.heartedge.org)/twitter:@heartedge/Facebook:www.facebook:/theheartedge/.

The second meeting of the year was held via Zoom on 18<sup>th</sup> November 2020. The Area Dean, Canon Martyn Hawkes, introduced Jillian Leonard, Lay Chair, Philip Carnelley, Deanery Treasurer and Stephen Gilson, Deanery Secretary, all of whom were completing their terms of office, and asked them to give a summary of their roles.

A report was given from the Diocesan Synod and we learned that the Diocesan Environmental Group is to engage with Deanery Synods to achieve net zero carbon emissions and a scheme is to be put in place to encourage each parish to achieve at least Bronze level Eco-Church and to enable Chelmsford to become an eco-Diocese.

Philip Carnelley presented his Treasurer's Report. At the end of October 2020, 83% of parishes had made a Parish Share contribution, but not all. Redbridge had contributed 63% of the year-to-date assessment; the Diocesan average is 66%. The £3m Diocesan shortfall is postulated on a collection rate of 80-85%. Redbridge contributions are less than both Waltham Forest and Newham deaneries.

An update was also given on MMU activities in the Deanery.

**Joy Mortimer, Marion Pank, Mike Spencer, Deanery Synod Lay Representatives**

## CHURCHWARDENS' REPORT

### CHURCH BUILDINGS 2020 – 2021: CAPITAL, REVENUE AND REPAIR PROJECTS

In June 2020, we contracted a wood flooring specialist to renovate the flooring in the main hall, the Wilson room and surrounding areas, the lady chapel and the church. Since the church was shut at the time due to us being in lockdown, we decided to move the pews to allow for the sanding and polishing in between the pews.

**Cost: £9,870.00**

The renewal of our cleaning contract was due in March 2020 and we were advised that the costs would increase for the next year. We decided not to renew the contract and in July, we approached and signed a contract with a competitor company. We needed to add extra cleaning services in the hall to allow the pre-school and other hall hirers to safely use the hall when the initial restrictions were lifted. The costs for July through to December.

**Cost: £4,020.00**

Even though the church buildings have been closed for the best part of the reporting year we have still had to pay maintenance costs relating to electrical, heating, plumbing and general maintenance works.

Church and vicarage maintenance

**Cost: £17,024.99**

Hall maintenance

**Cost: £5,866.75**

Last year we reported that we have taken out an annual contract with a local garden design company to maintain our church grounds. Although most of us have not been able to appreciate the gardens on a weekly basis, this work has continued.

**Cost: £927.89**

49 St Andrew's Road continues to be let and generates annual funds which help with the running costs of the church

**Income: £12,600.00**

We continue to receive an annual income for housing the Mobile Telephone Mast on the church premises.

**Income: £14,300.00**

A special thank you to Geoffrey Eze, Halls' Booking Secretary, for the fantastic job he continues to do in managing the hall bookings and liaising with the hall hirers, especially in the difficult year we have just had.

If you would like more information about any of the projects or maintenance plans, please feel free to speak to Barry or Gary.

**Barry Shortte, Churchwarden  
Gary Harley, Churchwarden**

### WORSHIP

The Worship Committee has continued to meet but not as regularly as usual. It has been involved in the creation and review of service guidelines for the public worship in church or on-line. This year we have kept our regular pattern of worship going but as most of our families and younger people were not attending the services most of our services have been Holy Communion. The Sunday service has been sent out on Saturdays so that the

congregation could take part in the service. We have tried to keep services as close to what they would be in church by involving members of the congregation to read Bible passages and lead the intercessions.

Thanks to those who are on this Committee and make their contributions towards developing our worship. We continue to reflect on the special services that occur throughout the year and also the regular services.

As many of us know, music offers a different dimension to our services and for many people this was an aspect of the worship that was missing for most of the year. A special thanks to Duncan and the choir both for coming together to sing in church and also on-line. We have greatly appreciated the solos that have been sung by members of the choir.

Mothering Sunday and Easter services took place on-line and we followed the pattern of services that usually take place. Fortunately, we were able to hold the Advent and Christmas services in church.

Worship must continue to be at the heart of St Andrews.

## **GROUPS AND ORGANISATIONS**

Many groups have stopped in the last few years, leaving a gap in the social and missionary life of the church. Unfortunately because of the pandemic we have not been able to create or develop new groups. Please pray that in 2021 we will be inspired to find more ways of meeting at times other than on Sunday mornings.

### **BIBLE STUDY GROUPS**

This year our regular pattern of monthly Bible Study and Home Group has been affected by the pandemic but we have tried to maintain them especially during the first lockdown. Of course discussion via Zoom has proved to be difficult. Marion's group and the monthly Bible study met for the first part of the year.

One of the treasures that we received over 2020 was the creation of our daily messages which are emailed to members (and past members) of the congregation, reaching as far as the West Indies!). Included in these have been daily readings, Lent and Advent readings, the Psalms and daily saints. These have acted as a regular Bible study, allowing people to reflect on the different readings throughout the year. I do hope they have been useful

We worked our way through the 150 Psalms. This not only included daily reflections but also sermons on Sunday. It was a challenge for us all but it was a joy to read all the Psalms together.

Our Advent Course ran via Zoom and was based on the book "An unexpected Christmas", written by David Mathias. Thank you to those who joined us and also those who bought the book.

I do hope more of you will join us on the daily message and for our courses throughout 2021 and we hope it will continue to be blessed by God.

## **BOOK GROUP**

St Andrew's Book Club has now been meeting for several years. Our members enjoy a get together where we choose a book from a selection that the members bring along, then we discuss the chosen book at our next meeting. This year we have read a variety of different genres including science fiction, historical, and autobiographies. We meet every 4-6 weeks throughout the year usually in each other's homes, where we enjoy good company, some drinks and nibbles but of course for most of 2020 on Zoom. We look forward to this year's book choices.

**Rev'd Hayley Morris**

## **MOTHERS' UNION (MU)**

St Andrew's MU branch was started in 2004 and has been a very successful and rewarding group. However this year, and not helped by the Covid-19 pandemic, the committee and I, as Branch Leader, who have all been in post longer than our terms of office, felt that it was time to close the branch. We consulted all the members and they agreed with this decision.

Our branch was officially closed at the end of 2020. A few of our members have opted to become Diocesan members of MU.

**Maggie Smith**

## **StAFF (St ANDREW'S FAMINE FUND) REPORT 2020**

Ever since the foundation of St Andrew's Famine Relief Fund in 1985, St Andrew's has regularly supported WaterAid. As you will see from our Treasurer's Report below, WaterAid was the main beneficiary of our giving this past year. Our donation was doubled with a government grant!

The health benefits of fresh clean water provided by new wells, giving a regular supply of water, transforms the lives of impoverished communities that have, hitherto, been reliant on polluted water from distant rivers. Photographs of local villagers watching water spouting from their well show ecstatic faces rejoicing at such a wonderful provision knowing that their lives will be transformed.

Below, please see our Treasurer's Report, showing how other charities are serving the needs of poor people who have benefitted from our church donations.

**John Manuel, Chairman StAFF**

## **StAFF TREASURER'S REPORT**

We started 2020 with a presentation in church encouraging members of the congregation to sign up to making a financial commitment into the Famine Fund Bank Account. As Treasurer I am delighted to report we have 11 parishioners making a regular commitment, giving us a regular income. We are also blessed with past parishioners who have moved away who still make a valuable contribution to StAFF. My sincere thanks to all our supporters.

Just to give you an idea of how one of the charities we support, The Falconer Trust, has used our donations over the last 2 years, the very old generator at the orphanage in Zambia was constantly breaking down and replacement parts were impossible to obtain. A UK company which manufactures generators very kindly donated a brand-new generator for the orphanage. However they could not help with transportation costs. Our donations went

towards these costs and the generator is now installed, providing electricity for the orphanage and power to run the water pumps, making a huge difference to the quality of life for children and carers.

**Roger Norwood, Treasurer StAFF**

## **UNIFORMED ORGANISATIONS**

### **10<sup>th</sup> ILFORD (ST ANDREW'S) BROWNIES**

2020 was certainly a challenging year for Girlguiding but we have still managed to have lots of fun along the way.

We had our annual trip to the panto at the Kenneth More Theatre with Rainbows, Brownies, Guides, Rangers, Leaders family and friends and our trip to see panto at St George's Church Hall. Both were great fun and everyone enjoyed themselves and a great way to start the year off. In between the panto trips we worked on the Brownie Programme, taking part in Skills' Builders and Unit Meeting Activities.

Then along came February, a short month because of half term but we managed to do a few fun activities for Valentine Day and Thinking Day. In March we always have a mother & Daughter Evening and the Brownies had made cards and gifts for their mums but we had to cancel the event as the UK went into lockdown and Guiding was forced to close.

As it was coming up to Easter, we had an extended break to see what the plans were for the lockdown and what instructions we received from Girlguiding. After Easter we started to set the Brownies challenges to complete at home each week via our 'WhatsApp' group. The leaders took it in turn to write cards and letters to the brownies, then in June Brown Owl visited all the Brownies on their doorsteps with a gift bag with badges and a special activity to paint a stone with a picture or message and then to leave it somewhere when they went out for a walk for others to enjoy.

We then had August and September off and when some more restrictions were lifted, we invited the Brownies back to face-to-face meetings at the hall. We were limited to how many girls we could meet with, lots of strict guidelines to follow, social distancing and hand sanitising. It was lovely to see the Brownies face to face even with all the leaders wearing clear visors and having to split the girls so they could only attend every other week. Running normal meetings were hard but we adapted to these new requirements.

Then just as we were getting back into meeting, we went into lockdown again. This time we decided to give Zoom meetings a go. The first week we had 12 girls join in and over the weeks the numbers rose and now most weeks all the Brownies are on Zoom. We are so pleased that even after a week of Zoom sessions for school the Brownies are so keen to join us on-line. We continue to work on the Brownie Programme which has been adapted for Zoom and we even managed to complete 3 weeks in December of make things activities which were prepared by the Leaders and delivered to each Brownie so they could take part. For our final meeting of the year we held a Harry Potter Themed Party which was great fun.

We hope that in 2021 we can start to meet again and get back to some normality.

**Mandy Shepherd**

### **10<sup>th</sup> ILFORD (ST ANDREW'S) RAINBOWS**

In normal times, Rainbows meet every Friday from 5.15 pm to 6.15 pm and the unit is open to all girls between the ages of 5 to 7. The unit is run by Jenny Bowen, assisted by Unit Helper, Ade Onuaguluchi and 2 Young Leaders, Abhi and Hannah. Numbers have gone down over the year to 8 girls, but there are more on the waiting list who will join when face to face meetings can start again.

Meetings were held as usual from January to mid-March, during which time we celebrated Chinese New Year, learnt some basic first aid and made brooches for Mother's Day. Also during that time, members visited the pantomime at Kenneth More Theatre and took part in a Nature Badge Skills Day at Chigwell Row campsite.

From the first lockdown in March, Rainbows did not meet face to face in the church hall or at special events. For the next few months, activities were sent out by email each week, and Zoom meetings started at the end of the summer term and continued from September to December, with activities still being sent out for girls who could not or did not want to meet virtually. Rainbows have still been able to complete parts of the Girlguiding programme on Zoom or with their families at home and play games online.

**Jenny Bowen**

### **18<sup>th</sup> ILFORD GUIDES AND RANGERS**

The Guide unit has been established since 1929 and is for girls aged 10-14. In 2012 the Ranger unit was re-established when the girls aged 14+ did not want to leave guides and wanted to continue with Girlguiding. Rangers are for girls/young ladies aged 14-18.

Both Guides and Rangers meet during term time in separate halls on Tuesday evenings from 7:30 - 9:00 pm.

We entered Winter term, September 2019, with 3 out of 4 leaders having to step back from Guiding due to personal reasons. This left the prospect and threat of our Ranger unit from closing. Despite our recruitment drive we failed to find committed volunteers; I was grateful for the occasional parent helper which allowed me to combine some Guide and Ranger meetings. But this was not sustainable and not always practical which resulted in some meetings being cancelled. Despite our struggles with volunteers the Guides were able to host an interactive stall creating edible Christmas treats, at St Andrews Christmas Bazaar and the Rangers organised a collection of food and toiletries for the local Foodbank. They took the items and volunteered at Redbridge Foodbank, weighing, sorting and packing parcels for the clients. The Rangers found this truly humbling as they had no idea as to how invaluable the service is and what was involved.

Spring term, commencing in January 2020, was more promising as we established a more committed parent rota. This meant that we were able to continue with our Guiding programme and in late February 2020 take both the Guides and Rangers to ice skating in Romford. However, it was not long afterwards that things were starting to change, and rumours of a pandemic were being realised. Due to Coronavirus/Covid-19, in March 2020 all Guiding meetings were cancelled.

Like most, we never anticipated that Covid-19 would dominate our lives in 2020 and all Guiding activities were withdrawn until October 2020. The Government and Girlguiding UK allowed uniformed groups to re-start and thankfully, St Andrews put in place rigorous steps

to make St Andrew's halls Covid-19 secure. Combined with our thorough internal risk assessment this allowed us to offer face to face guiding. Activities were adapted to restrict contact, anti-bac gel was introduced and administered before, during and after the meetings and the face mask became the new accessory. We introduced a new kind of Guiding, a Covid 'secure' Guiding programme enjoyed by the girls and gratefully appreciated by the parents. We are truly grateful for the steps that St Andrew's have put in place to allow this to happen.

Though our numbers of Guides have declined from 25 to 23 and Rangers from 16 to 9, we have managed to keep our Guides and Rangers engaged and provide them with some welcome release from the restrictions that they are undergoing.

Our units could not run and be successful without volunteers and we are always in need of active volunteers. Volunteering does not have to be every week but can be the occasional helper, so if you could spare an hour or two of your time at a time that's mutually convenient then please do get in touch.

I would just like to re-iterate our deepest thanks to St Andrew's for all that they do to help and support our unit. Thank you, thank you, thank you!

**Lorraine Stiles**

## **SAFEGUARDING**

The PCC has adopted the Church of England National Safeguarding Policy which includes safeguarding of children, young people and vulnerable adults. At St Andrew's Rev'd Hayley Morris is the designated Safeguarding Officer and Rev'd Canon Marie Segal is Deputy. Duncan Paterson is the designated lead person responsible for vulnerable adults. Though we have designated officers for Safeguarding it does however remain the responsibility of the whole church to play its part in promoting a safer church for all.

**Rev'd Hayley Morris, Associate Priest**

## **GENERAL PRIVACY NOTICE**

On 28th May 2018 General Data Protection Regulations (GDPR) came into force. As a church we hold data on our members which comprises name, address, telephone number and, in some cases, e-mail address. This information is used to maintain a record of church members (both those on the electoral roll\* and those who have not signed up to this).

The data held allows us to contact members of the congregation for pastoral matters, and matters associated with the life of the church. The information will not be used for any other purpose, eg marketing and it will never be made available to any third party without express permission from the individual(s) concerned.

You may, at any time, request that your personal data be removed from our records by contacting the PCC Secretary.

\*If you have registered to be on the Electoral Roll, you will have received a copy of the more extensive Church of England Electoral Roll Privacy Notice. Copies can be obtained from the Electoral Roll Officer or from the Church website – [www.saintandrews.wordpress.com](http://www.saintandrews.wordpress.com).

***If you would like further details on anything mentioned in this report, please speak to any of the following:***

***Rev'd Marie Segal, Rev'd Hayley Morris,  
Churchwarden - Barry Shortte, Churchwarden – Gary Harley,  
PCC Secretary – Marion Pank, PCC Treasurer – Michael Williams***