

# **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.***

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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 £	<b>TOTAL FUNDS 2024 £</b>	<b>TOTAL FUNDS 2023 £</b>
<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>	200,785.46
<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>	236,913.76
<b>Net income/(expenditure)</b>		<b>(49,248.83)</b>	<b>13,880.99</b>	<b>3,029.08</b>	<b>(32,338.76)</b>	<b>(36,128.30)</b>
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>	591,307.73

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

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.



**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 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 2024**

**2 Income**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL FUNDS 2024 £</b>	<b>TOTAL FUNDS 2023 £</b>
<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 £
<b>a Wages, salaries &amp; Expenses</b>	<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. 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>	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	<b>30,904.00</b>	35,038.00
<b>Total fixed assets</b>		<b>30,904.00</b>	35,038.00
<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>566,300.99</b>	572,994.58
Creditors: amounts falling due within one year	8	<b>-5,897.26</b>	-3,881.65
<b>Net current assets</b>		<b>560,403.73</b>	569,112.93
<b>Total assets less current liabilities</b>		<b>591,307.73</b>	604,150.93
Creditors: amounts falling due after one year	9		
<b>NET ASSETS</b>		<b>591,307.73</b>	<b>604,150.93</b>
<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>591,307.73</b>	<b>604,150.93</b>

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)***