

ST ANDREW'S CHURCH GREAT ILFORD

The Drive, Ilford, Essex
Charity Registration No 1132483
www.standrewsilford.org

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st 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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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 |
|----------------------------|-------------------------|-------------------|
| Ex Officio | | |
| 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 |
| Elected Members | | |
| | 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.
- 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 1st January – 31st 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 3rd 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 11th 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 – 1st 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 – 2nd 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 – 30th 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, 5th 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 7th.

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 – 15th June 2025

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

Seaside Trip to Clacton –on- Sea – Saturday, 2nd 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 – 31st 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 - 9th 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.

15th Anniversary Celebrations – 7th 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 13th 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 17th 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 14th 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 31st 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 |
| TOTAL EXPENDITURE AS AT 31 DECEMBER 2025 - £84,240.46 | | |
| LEGACY FUNDS REMAINING - £Nil | | |

MARIE SPENCER LEGACY - £20,171.26

£418.31 AS AT 31st 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 |
| TOTAL EXPENDITURE AS AT 31 DECEMBER 2025 - £19,731.14 | | |
| 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) | | |

NORMAN HARLOW LEGACY - £281,682.03

£200,382.70 AS AT 31st DECEMBER 2024

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

JOYCE FULLER LEGACY – £201,790.95
£125,868.02 AS AT 31st DECEMBER 2024

| 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 |
| Legacy contribution to everyday costs in 2025 | N/A | £29,926.91 |
| TOTAL EXPENDITURE AS AT 31 DECEMBER 2024 - £105,849.84 | | |
| LEGACY FUNDS REMAINING - £95,941.11 | | |

MARGARET RIDDELSDELL LEGACY - £500.00
£79.71 AS AT 31st DECEMBER 2024

| 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 |
| TOTAL EXPENDITURE AS AT 31 DECEMBER 2024 - £420.29 | | |
| LEGACY FUNDS REMAINING – £79.71 | | |

JENNIFER TRIPP LEGACY - £143,958.62
£123,958.62 AS AT 31st DECEMBER 2024

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

MIKE SPENCER LEGACY - £30,000.00 (RECEIVED APRIL 2025)
£30,000.00 AS AT 30th APRIL 2025

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

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

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

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 18th 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 31st 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 £ | TOTAL FUNDS 2025 £ | TOTAL FUNDS 2024 £ |
|--|-------|----------------------------|--------------------------|--------------------------|---------------------------------------|---------------------------------------|
| Income | | | | | | |
| <i>Donations and legacies</i> | 2a | 53,670.29 | 59,089.09 | 4,262.22 | 117,021.60 | 86,187.23 |
| <i>Fundraising activities</i> | 2b | 144.50 | | 314.05 | 458.55 | 473.50 |
| <i>Income from investments</i> | 2c | 21,613.44 | 89.44 | 111.25 | 21,814.13 | 27,126.34 |
| <i>Income from church activities</i> | 2d | 369.54 | 41,271.50 | | 41,641.04 | 44,723.23 |
| <i>Other income</i> | 2e | 15,011.66 | 3.00 | | 15,014.66 | 14,893.88 |
| Total Income | | 90,809.43 | 100,453.03 | 4,687.52 | 195,949.98 | 173,404.18 |
| Expenditure | | | | | | |
| <i>Expenditure on raising funds</i> | 3a | | | | | |
| <i>Expenditure on church activities</i> | 3b | 128,067.25 | 114,019.53 | 6,200.56 | 248,287.34 | 205,742.94 |
| Total Expenditure | | 128,067.25 | 114,019.53 | 6,200.56 | 248,287.34 | 205,742.94 |
| Net income/(expenditure) | | (37,257.82) | (13,566.50) | (1,513.04) | (52,337.36) | (32,338.76) |
| 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 | | | | | |
| Net movement in funds | | (29,808.98) | (21,015.34) | (1,513.04) | (52,337.36) | (32,338.76) |
| Total funds brought forward at 1st January 2025 | | 478,633.15 | 75,247.51 | 5,088.31 | 558,968.97 | 591,307.73 |
| Total funds carried forward at 31st December 2025 | | 448,824.17 | 54,232.17 | 3,575.27 | 506,631.61 | 558,968.97 |

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS, GREAT ILFORD

BALANCE SHEET AT 31 DECEMBER 2025

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

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

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

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 Wages, salaries & Expenses | 576.00 | 576.00 |

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 |
|--------------------------|--------------------------------|-------------------------|-------------------------|
| Cost or valuation | £ | £ | £ |
| At 1 January 2025 | 6,100.00 | 41,340.00 | 47,440.00 |
| Additions | | | |
| Disposals | | | |
| Revaluation | | | |
| At 31 December 2025 | <u>6,100.00</u> | <u>41,340.00</u> | <u>47,440.00</u> |
| Depreciation | | | |
| At 1 January 2025 | | 20,670.00 | 20,670.00 |
| Provided in the year | | 4,134.00 | 4,134.00 |
| Disposals | | | |
| At 31 December 2025 | | <u>24,804.00</u> | <u>24,804.00</u> |
| Net book amounts | | | |
| At 31 December 2025 | <u>6,100.00</u> | <u>16,536.00</u> | <u>22,636.00</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 £ | Total Funds 2025 £ |
|-----------------------------|----------------------------|--------------------------|--------------------------|-----------------------------------|
| Fixed assets for church use | 22,636.00 | | | 22,636.00 |
| Investment fixed assets | | | | |
| Current assets | 425,114.74 | 58,086.55 | 3,639.30 | 486,840.59 |
| Current liabilities | | -2,780.95 | -64.03 | -2,844.98 |
| Long term liabilities | | | | |
| | 447,750.74 | 55,305.60 | 3,575.27 | 506,631.61 |

7 Debtors

| | 2025 £ | 2024 £ |
|--------------------------------|-------------------|-------------------|
| Income tax recoverable | | |
| Prepayments and accrued income | 2,596.00 | 2,421.00 |
| Other debtors | | |
| | 2,596.00 | 2,421.00 |

8 Creditors: amounts falling due within one year

| | 2025 £ | 2024 £ |
|--|-------------------|-------------------|
| Deferred income | | |
| Accruals for utilities and other costs | 2,780.95 | 482.00 |
| Other creditors | 64.03 | 64.03 |
| | 2,844.98 | 546.03 |

9 Creditors: amounts falling due after more than one year

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

DEANERY SYNOD REPORT

There were three meetings of Synod at different churches throughout the Deanery in 2025. All meetings begin with an act of 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:

| | COST |
|---------------------------|-------------|
| 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 |
| TOTAL | £6,200. |

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

10th 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

10th 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.

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).

