THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF FULHAM, ST ANDREW FULHAM FIELDS, LONDON.

England & Wales · Charity number 1134166

Details

Other names	ST ANDREW'S FULHAM FIELDS' PCC
Status	Registered
Legal form	Previously excepted
Registered	2010-02-08
Register	View on the Charity Commission register

Contact

Address	10 St. Andrews Road London W14 9SX
Phone	02073855023
Email	parishtreasurer@live.co.uk
Website	http://www.standrewsfulham.com/

Activities

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

Activities: We try to enable ordinary people to live out their faith as part of our parish community through:- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus;- Provision of pastoral care for people living in the parish;- initiating and supporting activities in the parish community- Christian mission and outreach .

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Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Hammersmith And Fulham

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£321,563	£338,404	-	-
2023-12-31	£318,941	£291,873	-	-
2022-12-31	£445,706	£423,818	-	-
2021-12-31	£211,967	£207,105	-	-
2020-12-31	£206,061	£217,086	-	-

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Trustees

Name	Role	Appointed
ANTHONY WILLIAM ROBERT SCOTT-NOBLE		
Alice Ballah-Conteh		2025-05-18
Anne Heeler		2022-05-29
Benjamin Graham Goble		2025-05-18
Carolyn Elizabeth Dimmick		2025-05-18
Gordon Tait		2025-05-18
Jacob Robert Holme		2020-10-25
Joan Fitt		2014-03-23
Jody Lucatello		2018-04-29
Lettuce Buxton		2025-05-18
Melanie Jane Douglas		2025-05-18
Nigel Heeler		2020-10-25
Pam Taylor		2015-04-19
Rev Sam Rylands		2023-06-04
Richard Anthony Eden		2024-05-12
Thomas Preddle		2023-05-21
Trevor Arthur DAWSON		
Verity Joy Sherwin		2019-04-07
Xavier Gerardin		2021-05-29
Yvonne Barber		2025-05-18

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF FULHAM, ST ANDREW FU

England & Wales - Charity number 1134166

Accounts

REGISTERED CHARITY NUMBER: 1134166

Trustees' Report and

Unaudited Financial Statements

for the Year Ended 31 December 2024

for

ST ANDREW'S CHURCH PCC

St Andrew's
Church

Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

ST ANDREW'S CHURCH PCC

Contents of the Financial Statements
FOR THE YEAR ENDED 31 DECEMBER 2024

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2024 Annual Report and Accounts for the Parochial Church Council of St Andrew's Fulham Fields.

St Andrew's Church: Welcoming all; Deepening faith; Serving our community

Aims and Purposes

St Andrew's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, the Reverend Sam Rylands, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. The PCC is also responsible for the maintenance of the church building.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Andrew's. Our worship puts Christian faith into practice through prayer, scripture, music, and sacrament. We seek to enable ordinary people to live out this faith in everyday life as members of the church through:

- Worship and prayer, learning about the Gospel and deepening trust in Jesus Christ;
- Provision of pastoral care for members of the congregation as well as people living in the parish;
- Missionary and outreach work.

The PCC supports and encourages the different ways in which the church can serve the material and social needs of our diverse parish, including the homeless and vulnerable, older people, and parents and children.

To facilitate this work, it is important that we properly maintain the fabric of the whole church.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. Charity law requires the PCC as trustees of the Church to prepare an annual report and financial statements for each financial year that give a true and fair view of the Church's financial activities during the year and of its financial position at the end of the year. The PCC is also required to ensure that these are subjected to an annual independent examination of audit and to present these to the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The attached accounts meet these requirements.

Review of the Year

St Andrew's seeks to be a church that welcomes and serves all people in the name of Jesus Christ. We hope this is demonstrated in the breadth and diversity of the parish's life together.

Here are some of the highlights of the year:

<u>Music</u>

The music ministry has continued to play a very important part in the life of St. Andrew's during the past year. Choral evensongs on the first Sunday of each month have proved a popular feature of our pattern of worship with recent evensongs necessitating the provision of extra chairs alongside the choir stalls to accommodate the large number of singers. We have also concentrated on growing the numbers in the congregation for choral evensong by producing an information sheet on the music to be performed which is sent out in advance of the service to regular supporters, as well as being linked to the digital newsletter.

A very successful choir tour was undertaken in August 2024 with the choir singing the daily services in Chichester Cathedral over three days. In May 2025, we shall have the privilege of singing over two days in St. George's Chapel, Windsor Castle, and are booked to return to Chichester Cathedral in May 2026.

The New Eden Consort, a recently formed quartet of young singers, two of whom sing regularly at St. Andrew's for choral evensong, gave an excellent and much enjoyed recital in church during February this year which attracted an audience of fifty people. We hope to arrange similar events in the future.

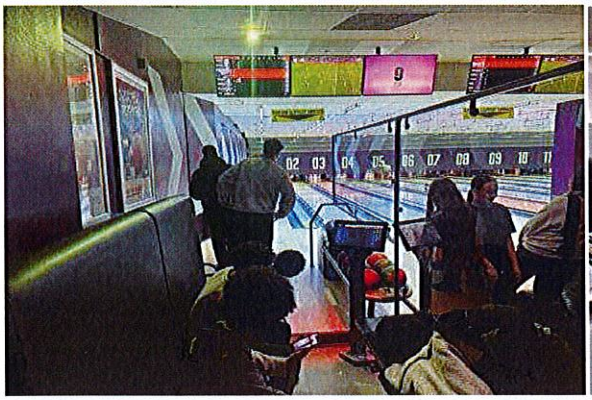
A small group from St. Andrew's went to Charing Cross Hospital before Christmas to sing carols on one of the wards, an experience that was much appreciated by the patients and nursing staff, as well as by the singers themselves!

Thanks are also due to the loyal members of our Sunday morning choir who faithfully and enthusiastically lead the singing each week, supplemented by the members of the piano choir who join us to sing hymns and worship songs during the communion. We are always keen to welcome new members to either group.

Trevor Dawson, Director of Music and Church Warden

Youth

The W14 youth work has continued to engage with large numbers of young people (aged 11-18), particularly based on the Gibbs Green and West Kensington housing estates. During term-term there are weekly sessions held on a Friday from 6-8pm at St Andrew's church and in partnership with Fulham Prep School, through whom we rent the sports pitch. This has enabled us to continue the provision for 25-30 young people every Friday evening, who not only benefit from professional sports coaches from London Sports Trust, but also engage in activities such as crafts, cooking, badminton, and music production.



During the school holidays, we continue to offer excursions. For instance, over the summer we offered a youth programme that included a stadium tour with Fulham FC at Craven Cottage to see the newly built south stand, tennis sessions with Queen's Club Foundation, as well as outdoor fitness training and calisthenics with Steel Warriors– a charity that repurpose knives to create outdoor gyms and work with young people at risk of involvement in knife crime. We also went bowling for our Christmas party with 24 young people! We are very thankful to our sponsors Dr Edward & Bishop King and the Earls Court Development Company for their financial support, which has enabled this important provision. Seeking new funding partners is a priority for the coming year to ensure we can continue to support young people in the local area.

Banny N'Gola, W14 Youth Worker

Alongside the W14 youth group, the church has a youth group (ages 11-18) which meets fortnightly on a Wednesday, 6-8pm. This offers a space for young people to build friendships, have fun, and grow in Christian faith together. Alongside group games and food, we have been looking at the Alpha youth series as an introduction and basis for exploring questions together about the Christian faith. We have an average attendance between 6-10 young people at each session.

This year has also seen the developed of older children and youth provision at Sunday morning worship. There is now weekly provision on Sundays for those aged 10-15 led by Jacob, Banny and Matt. It has been hugely encouraging to see that this has led to our young people attending Sunday morning worship on a more regular basis and increasing their sense of belonging within the church.

Beyond youth ministry in the parish, St Andrew's is also the home for Youth Ministry in Communion. YMIC is a collaborative cross-parish youth work project that engages with parishes in the Kensington Area and beyond.

Throughout 2024, the project facilitated 3 youth events attracting 100-140 young people, and in October held an extraordinary youth event with a special visit from the Archbishop of Canterbury. This event coincided with the celebration of a successful bid for YMIC to be replicated in Southwark Diocese, which had been championed and supported by YMIC London. We look forward to future collaboration as YMIC continues to grow. October 2024 was a busy month as it also saw YMIC's first self-run residential, with 40+ young people gathering at a Christian activity centre in Wellingborough for outdoors adventures and activities, Bible teaching, worship and community.

Thanks to the entire team of staff and volunteers for all their hard work in making this possible.

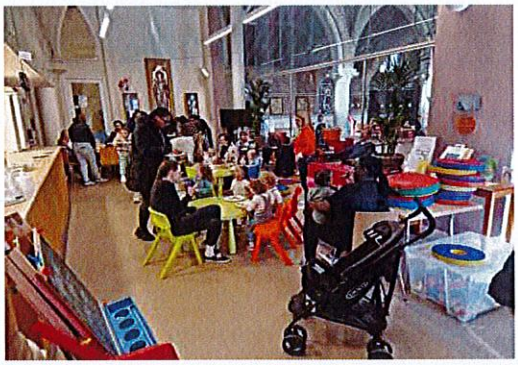
YMIC continues to grow and since its official launch in 2022 has engaged over 220 individual young people. The project continues to attract much attention and looks forward to future opportunities to replicate across the Church of England beyond London and Southwark.

Jacob Holme, St Andrew's Youth Worker and YMIC Project Lead

Children:

Thanks to the wonderful gifts, generosity, and commitment of the team of volunteers, children's church continues to run every Sunday morning (aside from the first Sunday of the month, which is All Age worship) Children's church provides a designated space for children to participate in worship in an age-appropriate way. Being able to offer this consistency of provision, care, and support to children and families has enabled growth in regular attendance and engagement among family and children, with an average of 9-16 children each Sunday.

The church has continued to benefit from the "Songs & Stories" toddler group run by Kelly Henderson and Magda Kotnarowska every Wednesday (10-11.30am), with many families gathering each week. The group is especially appreciated for its running during school holidays!



This group is supplemented by the Play & Pray toddler group on Tuesday mornings from 10.00am-11.30am. Play & Pray provides a free play space, with tea and coffee for parents/guardians, followed by songs, a bible story, and a prayer in the Lady Chapel. We've found that this gathering allows for deepening of both friendships and faith among young families in the community and offers a "stepping stone" into a deeper sense of belonging in the church. This group has grown in popularity, and now regularly gets over 20+ families attending each week.

Both toddler groups have clearly met a need amongst the local community, with many young families seeking the community and support on offer. Several of these new families have since come along to Sunday worship for the first time, which is a great testament to the warm welcome they receive.

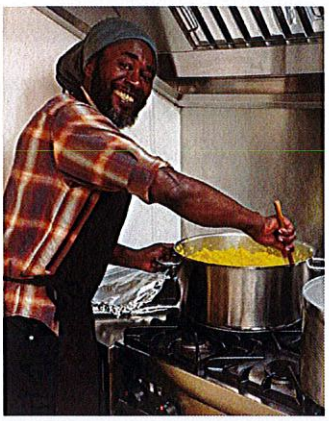
Lauren Murray, Children's worker

Community:

Drop-in Project–>

Every Saturday morning, from 8.30-11am, St Andrew's hosts a drop-in and foodbank project for homeless and low-income guests. This space provides a cooked meal and hot drinks, alongside a foodbank and the offer of seasonal clothing, as well as showers. Take-away provision is made available too. The demand sadly remains high, with around 80-100 guests using the provision each week, particularly during the colder months. Yet it offers a crucial space for many at the margins of society, providing for basic needs and insisting on the value of each person. The importance of the provision is best captured by the feedback from one of our guests:

> *"Thank you and all the staff and the volunteers for what you guys are doing for us every Saturday, offering us at the church a warm place to be and feel safe, generous warm meals and warm drinks, showers, fresh clothing and take away meals. Thank you for the feeling of being looked after and for talking to me, thank you for bringing peace to my temporary hectic lifestyle. Thank you and St Andrew's Church for making me and my friends feel at home."*



The project is made possible by the wonderful volunteers who are comprised of a mix of people from the local community and the church, with young and old generously giving their time and energy.

We have also partnered with a H&F council employee, who attends once a month to offer housing, benefit, and grant advice to the guests, as well as being visited by an NHS healthcare team who provided flu vaccinations and other health care support in the winter.

Thanks to Ruth Finnis, Neil van Kervel, and all of the many volunteers who support the project through cooking, food collection, serving, cleaning, and much more.

We are also indebted to HG Walters, City Harvest, Fulham Prep School, the Baron's Court Project, Hammersmith and Fulham Local Authority and several local supermarkets for their generous sponsorship and support.

Schools–>
Our links with the schools in the parish continue to be strengthened with Fulham Prep School visiting for their whole school Harvest assembly on 7th October 2024. The children brought along many gifts and donations, which supplied the drop-in project. Children in Years 3 and 4 from Fulham Prep returned to St Andrew's again just before Christmas, to wrap presents and decorate gingerbread men for guests at the drop-in project's Christmas party.

We have also hosted visits to St Andrew's church from Normand Croft school as the children learned more about the Christian faith, as well as Revd Sam visiting the school to lead assemblies for KS1 and KS2 at Christmas and Easter. Revd Sam, Matt Dobson, Jacob Holme and Banny N'Gola have also been into St John's Walham Green primary school to lead assemblies in the last year.

Revd Sam and visitors from the Church of Melanesia also visited Lady Margaret school to engage with sixth formers about the difference faith can make across the world.

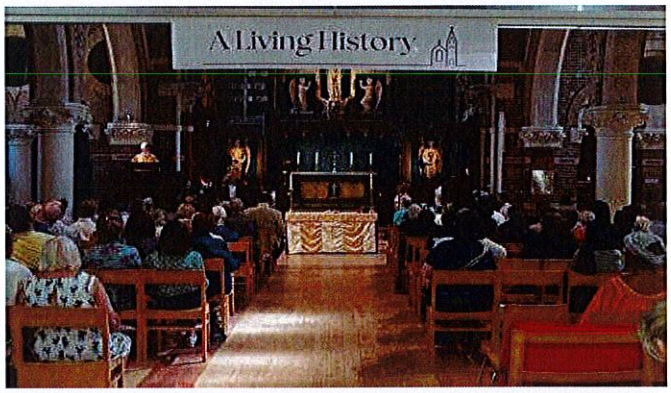
Community Partners and Hirers–>
These school links are further enhanced by the continued presence of IntoUniversity at St Andrew's. Their charitable work brings some of the most disadvantaged children and families from the local area through the doors of the church each week, where they receive additional educational support and opportunities. We are very grateful to continue this partnership and are delighted that St Andrew's is the location for this vital work.

Through the various hall hirers, St Andrew's continues to be a hub for the local community– hosting a variety of activities from dance, mental health support, polling stations for the general and local elections, birthday parties, concerts, and much more. We are pleased to provide this space for such a range of activity and are grateful to Penny McCarthy in her hard work overseeing these bookings that ensures the financial health of the church balanced alongside appropriate usage that aligns with the church's mission.

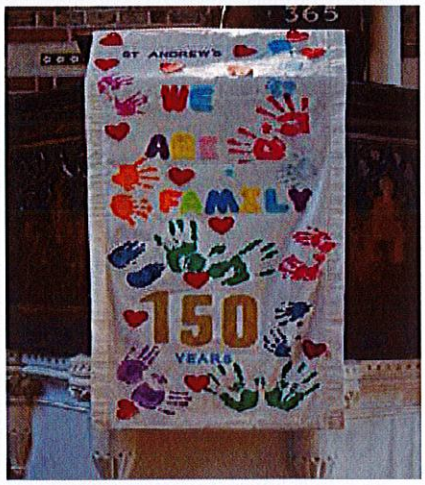
The church continues to maintain a presence and voice more broadly in community issues throughout the borough, with Revd Sam currently serving on the steering committee for H&F's Cost of Living Alliance, and as a member of the Hammersmith and Fulham inter-faith forum.

150th Celebrations–>

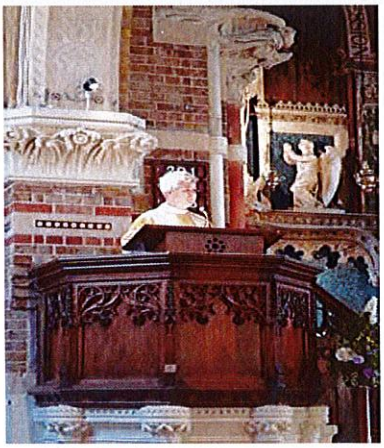
Having begun the celebrations earlier in the year, St Andrew's continued the celebrations of its 150th year anniversary. The central celebration culminated in the Bishop of Kensington, Emma Ineson, celebrating and preaching at the Parish Eucharist on 23rd June.

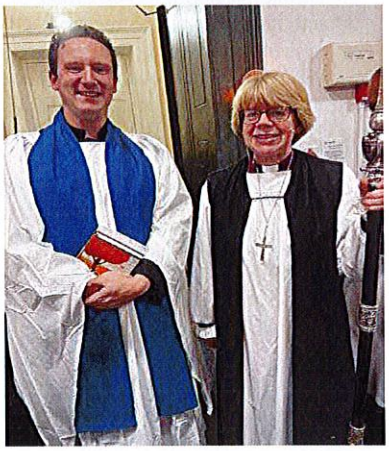


Following this service, we played a cricket fixture against All Saints, Fulham at Lillie Rec with a shared picnic, face-painting, ice-cream and other festivities. It was a wonderful occasion, and although we ended up narrowly losing the cricket, everyone agreed this was an event we wanted to repeat as a community! Hopefully with victory next time…



Throughout the year we invited back former clergy to preach at St Andrew's and we were delighted to welcome the return of Revd Anne Cowley, Revd Leslie Bilinda, Revd Donald Easton, Revd Guy Wilkinson, as well as Revd Andrew Johnson– son of former Vicar Fr John Johnson. Many of the congregation commented on how special it was to see former clergy again and to welcome them back to St Andrew's after each had contributed so much to the life of the church.

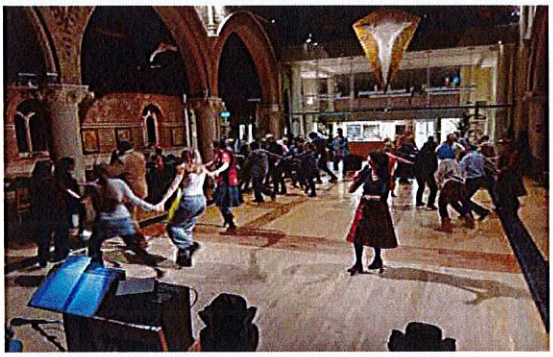


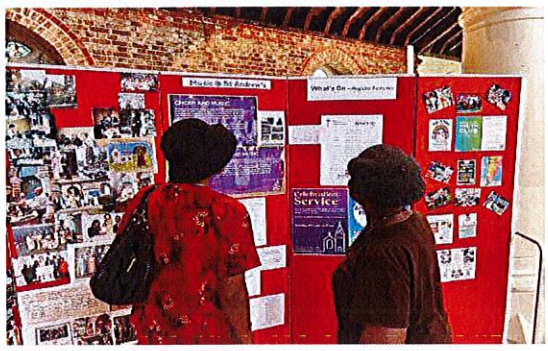


During the week of Queen's Tennis tournament, we made the most of the additional footfall in the area by opening the café space– serving cakes, and hot drinks. In addition, a small committee helped to collate a living history of St Andrew's– opening up the church space, inviting passers-by to learn about the church history, but also contributing their own memories. Again, this is something we'd like to build on and many commented on how much they valued the church being opened-up to the community. Utilising the café space as a way to increase engagement with the local community remains on the agenda.

On St Andrew's day, we rounded off the anniversary year with a special service, where we were joined by Br Augustine and Fr Nelson Bako, two visitors from the Church of Melanesia. The service was followed with a very successful ceilidh and fish chips! Thanks go to Anthony Scott-Noble, Lindsay Jenkins who supported the organisation, and Lindsey Rousseau for calling, as well as all supported and participated in the evening!

Through all of these events, we continue to reflect and give thanks for all that's been and look ahead to the future of the life of St Andrew's!





This year we were delighted to celebrate the licensing of David Sherwin-Paul as licensed lay-minister on 19th September 2024. His licensing marked the culmination of David's journey of discernment and training. We are incredibly grateful that he has offered himself to serve the church in this way, for his gifts of preaching and all that he brings to the parish.

It's also been a delight to welcome Matt Dobson on placement at St Andrew's this year, who joins us as an ordinand from St Augustine's College. We've benefitted from Matt's involvement across the life of the parish, from youth work, to the Saturday drop-in, as well as preaching and leading worship across our various worship services.

In November 2024, we were also joined by Banny N'Gola on a more permanent basis as an Estate's Apprentice through CCX. Banny has remained in his role in the W14 youth group, but we've been delighted to have his increased involvement. One of the successes of this involvement has been the development of a St Andrew's football team. Given the legacy of the church, we expect big things from this team and we haven't been disappointed with their first few fixtures! The first game was an inter-faith match against Al Muntada mosque, organised as part of Hammersmith and Fulham's faith forum week (pictured here).

Alongside welcoming Matt and Banny, thanks must be given to all the church staff team, for their tireless work and commitment to the life of the parish. For Penny McCarthy's oversight of the church's day-to-day operations and management of hall hires; for Jacob Holme's youth work and much much more in the church and community; as well as Lauren's warmth and hard work in her role as children's worker– we are incredibly grateful for all that their gifts and commitment enable and contribute to the flourishing of the parish. We also greatly appreciate the tireless support and generosity of Trevor's gifts and resource that enables the strong musical tradition at St Andrew's.

The endeavours of the staff team, alongside the guidance of the Standing Committee and the PCC, was recognised particularly through the Triennial Visitation in October 2024. This visitation takes place every three years to review the policies, processes and procedures of each parish to ensure the overall health of the church's mission and ministry. The visitation was undertaken by the Area Dean, Revd Cameron Collington, who gave a "glowing review" of the parish, which Archdeacon of Middlesex, Richard Frank, described as "a hugely encouraging and incredibly strong visitation report."

The Quinquennial Inspection took place on 8th February 2024 and the report was received on 12th December 2024. The report notes an overall impression of "soundness" with signs of decay on aspects of the stonework, roof areas, and the long-standing issue with some of the stained-glass windows. Work has been approved by the PCC and DAC faculty, with repairs now underway on some of the windows. This work does not include the east window, however, which is now urgent.

Church Life and Attendance

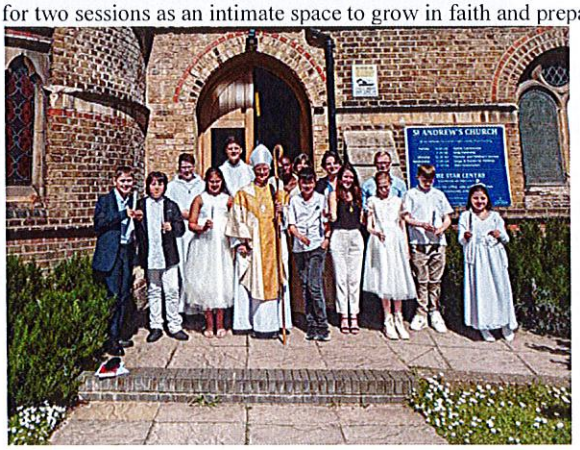
In 2024 the electoral roll increased to 143 from 132 the year before. Of those 143 parishioners on the Church Electoral Roll, 59 were resident within the parish and 84 are not resident within the parish.

2025 is the year in which Church Electoral rolls are renewed, which means that everyone comes off the roll and must re-apply. This can often lead to a decline in electoral roll numbers, but we are pleased that the electoral roll reflects the growth in the church community. At the time of writing, there were 167 parishioners on the Church Electoral Roll,

The usual Sunday attendance (including both the main weekly Sunday Eucharist at 10am, the monthly 6.30pm Choral Evensong, and Evensong on the remaining Sunday evenings) was 92 but the number increased significantly during major festivals. In addition, we ran services through the week, with morning prayer at 8.30am on Monday to Thursday, attended by several in person but with many more people joining online each day.

The midweek service of Holy Communion on Wednesday at midday, has become a staple fixture of the weekly pattern of worship. This service is now followed by a simple lunch of soup, bread and cheese, which is greatly appreciated by those who attend. Average attendance at this service generally varies between 8-15.

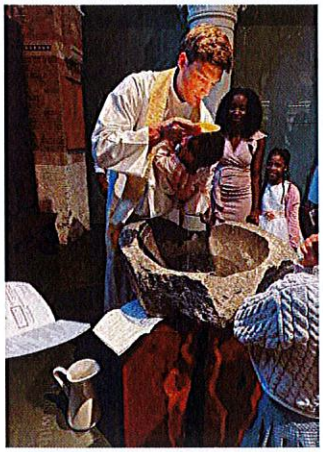
Furthermore, in alignment with our vision of "deepening faith" there have been opportunities for sustained reflection and engagement in Christian faith and discipleship. We joined the Lent "listening" group provision offered by London Diocese in 2024, as we gathered as a group of between 11-14 from the parish. With the licensing of David-Sherwin Paul, we initiated a new "Being Christian" course, which acted as an introduction to the Christian faith for those exploring Christianity, as well as an opportunity to deepen faith for others. In Advent, we gathered for two sessions as an intimate space to grow in faith and prepare for the good news of Christmas together.



It was also a delight to celebrate the confirmation of 11 people at St Andrew's in May 2024, with Bishop Emma coming to confirm 9 members from St Andrew's and 2 members from St Ethelreda's church.

In 2024, we also began a young adult gathering on the first Monday of each month, for those aged in their 20s and 30s. The group, of between 8-15 people, offers a space for an under-represented age-demographic in the church to gather, deepen faith, and build relationships through a simple bible reflection, evening prayer, often followed by a trip to the pub!

Through the occasional offices of baptisms, weddings and funerals, St Andrew's is a place for people at moments of joy and celebration, as well as deep sadness and loss, holding all of these experiences of life before Almighty God. This year we have had five baptisms, two weddings, one wedding blessings, as well as three funerals.



Alongside these occasional offices and those who gather to worship person, we continue to provide pastoral support and home communion visits to several members of the wider congregation. If you know someone who would like to receive a home visit or would appreciate regular pastoral support, please do let us know as we develop our pastoral visiting team.

With our 150th anniversary year, we've been given an opportunity to reflect and give thanks, not only for what's been, but also to think about the next 150 years of the church's calling to be a Christian presence in the community. (This was a particular focus of our PCC away day, 27th January 2024). So, for all that's been we give thanks to God, and we look forward with anticipation and excitement for all that's to come in the year ahead.

Financial Review

For 2024 the financial review includes income and costs related to the YMIC project as well as the historic activities at St Andrews. Total income for the year was £321,563 (of which YMIC was £104,918) compared to £318,941 (of which YMIC was £77,389) in the previous year. The results for the year show a loss of £15,080 compared to a surplus of £33,260 in the previous year.

The grants received are time apportioned and some of the receipts relate to 2025 year.
Sunday collections increased to £10,839 from £8,158, Standing Orders and Gift Aid increased to £15,733 from £13,016. A significant factor was the timing of Gift Aid recovery as we collected financial years 2022-23 and 2023-2024 gift aid this year. Legacies and donations, which include Parish Giving, decreased to £27,472 from £68,452 from £46,241 reflecting primarily a generous legacy received during 2023.

Expenditure for the work and ministry of the church was £338,404 compared to £291,873 in 2023. Significant factors between the years included monies spent installing LED lights in the office and lobby areas, increased YMIC costs to support many activities and increased staff presence across the many activities the Church is involved with.

This figure also includes our contribution to the Diocesan Common Fund (Diocesan costs - including stipend and housing for the vicar and contribution towards training for future clergy, as well as considerable Diocesan support in terms of legal, financial HR and Safeguarding advice etc.) Our 'parish share' towards the Common Fund was £56,000 vs. £54,000 in 2023.

Investment Policy

A Music Fund was created in 2017 to enable the continuation of the excellent musical tradition of the church. The Fund valuation at 31 December 2024 was £78,767 an increase of £1,762 during the year- the number of units in the Fund remained unchanged with the increase due solely to unit price increase. This fund was created from the generous legacies of Marc Maitland's parents and Marzenna Swingler. Dividends received from this investment contribute towards the cost of maintaining the musical tradition.

Legacy Policy

The PCC agreed a Legacy Policy, and used these funds to enhance the building in 2022. A legacy is not to be used simply in order to remove the cost of a planned or inevitable expenditure, but may allow something already envisioned that is not realistically possible within the current or foreseeable budget. In times of particular stress the

PCC may decide that legacy funds may be used for ongoing expenditure, but not to exceed 20% of the amount bequeathed. In 2023 it was agreed that the generous legacy received in the year would be used primarily for repair of some stained glass windows and upgrading lighting in the café/lobby and other parts of the Star centre. Most of this money was spent in 2024 on these projects which will complete in 2025.

Overall cash at bank totalled £157,774 compared with £173,151 the previous year. As part of the Building fundraising we received a £10,000 loan from the Diocese. Repayments started in September 2023 and will be complete in 2026. There were no other borrowings.

Reserves policy
It is the PCC policy to try to maintain a balance on unrestricted funds (if possible) which equates to at least three months of unrestricted payments, equivalent to £30,000 to cover emergency situations that may arise.

Volunteers
We would like to thank all the volunteers who work so hard to make our church the vibrant and welcoming community what it is. For those who help with welcome and coffee on a Sunday, to those who assist with worship, in our children and youth ministries, the drop-in project, and much, much more– the church needs the generous gifts of all to flourish!

In particular, we want to mention our churchwardens Trevor Dawson and Nigel Heeler, as well as Gordon Tait our Treasurer, who work so tirelessly on our behalf, PCC Secretary Jody Lucatello, and the PCC who help to offer wise governance and stewardship. Again, something that was reflected in the Triennial Visitation Report. The church's mission and ministry is only made possible through the contribution and gifts of each member– so thank you to all who contribute in numerous ways!

Membership, Structure and Governance
The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the incumbent (our Vicar), churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions of all matters of general concern and importance to the parish, including deciding how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC. The full PCC met five times during 2024 (as well as a recent 'Away morning' at St Mary's church in Putney, with an opportunity for the PCC to share what St Andrew's means to each of them and to think together about opportunities for the parish in the future) with an average level of attendance of fourteen.

Standing Committee
This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the council. The Standing Committee consists of the Vicar, the Church Wardens, the Treasurer and the Secretary. The Standing Committee met five times during 2024.

Safeguarding
St Andrew's Church adheres to a safeguarding policy which complies with the Diocese of London guidance.

Administrative Information

St Andrew's Church is situated on Greyhound Road in the London Borough of Hammersmith and Fulham. It is part of the Kensington Episcopal Area in the Diocese of London within the Church of England. The correspondence address is St Andrew's Church, Greyhound Road, London, W14 9SA. The PCC is a corporate body established by the Church of England, operating under the Parochial Church Council Powers Measure and is a Registered Charity Number 1134166. PCC members are trustees of the charity.

Members of the PCC are either ex-officio or elected by APCM in accordance with the Church Representation Rules. PCC members who have served at any time from 1st January 2024 until the date this report was approved are:

Ex-Officio Members

Incumbent	Revd Dr Sam Rylands (Chairperson)
Churchwarden	Trevor Dawson (Vice-Chairperson)
Churchwarden	Nigel Heeler
Anthony Scott-Noble	Representative of Deanery Synod
Jacob Holme	Representative of Deanery Synod

Elected Members

Jody Lucatello	PCC Secretary
Joan Fitt	
Pam Taylor	
Verity Sherwin-Paul	
Xavier Gerardin	
Andrea Brown	
Katrin Mayfield	
Tom Preddle	
Anne Heeler	
Richard Eden	*(appointed 12 May 2024)*

Observers

Gordon Tait	Treasurer
Penny McCarthy	Parish Administrator, ER Officer, GDPR Officer

Safeguarding

Peter Fuller	Safeguarding Officer

Trustee Responsibility Statement
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales and the Charities Act 2011 (Charities Accounts and Reports) Regulations 2008 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reference and Administrative Details

Bankers
HSBC Plc
593-599 Fulham Road
London
SW6 5UA

Independent examiner
Gareth Owen Hughes BsC ACA
Institute of Chartered Accountants in England and Wales
Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

Approved by order of the board of trustees on 9th April 2025 and signed on its behalf by:

SCARylands
.....
Revd Sam Rylands

Independent Examiner's Report to the Trustees of
St Andrew's Church PCC

Independent examiner's report to the trustees of St Andrew's Church PCC
I report to the charity trustees on my examination of the accounts of St Andrew's Church PCC (the Trust) for the year ended 31 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 accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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.

Gareth Owen Hughes BSc ACA
The Institute of Chartered Accountants in England and Wales

Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

Date: 14/5/2025

ST ANDREW'S CHURCH PCC

Statement of Financial Activities
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Voluntary Income	2	54,326	-	54,326	90,623
Charitable activities	5				
Church activities		16,180	5,319	21,499	16,689
Activities for Generating Funds	3	137,436	104,918	242,354	208,983
Investment income	4	1,138	1,089	2,227	2,487
Other income	6	1,157	-	1,157	159
Total		210,237	111,326	321,563	318,941
EXPENDITURE ON					
Charitable activities	7				
Church activities		221,651	116,753	338,404	291,873
Net gains on investments		863	898	1,761	6,675
NET INCOME/(EXPENDITURE)		(10,551)	(4,529)	(15,080)	33,743
Transfers between funds	18	24,015	(24,015)	-	-
Net movement in funds		13,464	(28,544)	(15,080)	33,743
RECONCILIATION OF FUNDS					
Total funds brought forward		80,263	167,858	248,121	214,378
TOTAL FUNDS CARRIED FORWARD		93,727	139,314	233,041	248,121

The notes form part of these financial statements

Balance Sheet
31 DECEMBER 2024

	Notes	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
FIXED ASSETS					
Tangible assets	12	-	334	334	4,871
Investments	13	38,310	40,457	78,767	77,005
		38,310	40,791	79,101	81,876
CURRENT ASSETS					
Debtors	14	22,128	-	22,128	17,398
Cash at bank		56,219	101,555	157,774	173,151
		78,347	101,555	179,902	190,549
CREDITORS					
Amounts falling due within one year	15	(20,714)	(3,032)	(23,746)	(18,764)
NET CURRENT ASSETS		57,633	98,523	156,156	171,785
TOTAL ASSETS LESS CURRENT LIABILITIES		95,943	139,314	235,257	253,661
CREDITORS					
Amounts falling due after more than one year	16	(2,216)	-	(2,216)	(5,540)
NET ASSETS		93,727	139,314	233,041	248,121
FUNDS	18				
Unrestricted funds				93,727	80,263
Restricted funds				139,314	167,858
TOTAL FUNDS				233,041	248,121

The financial statements were approved by the Board of Trustees and authorised for issue on 9th April 2025 and were signed on its behalf by:

S C A Rylands
Trustee

The notes form part of these financial statements

Notes to the Financial Statements
FOR THE YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Under the accrual model, government grants relating to revenue are recognised on a systematic basis over the periods in which the company recognises the related costs for which the grant is intended to compensate. Grants that are receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the entity with no future related costs are recognised in income in the period in which it becomes receivable.

Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets and depreciation
Consecrated and beneficed property is excluded from the accounts by 5.10(2)(a) of the Charities Act 2011. No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated land and buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided to write off the cost or valuation, less estimated residual values, of all fixed assets over their expected useful lives. It is calculated at the following rates:

Fixtures and fittings - 10% on cost

Fixed asset investments
The fixed asset investments consist of shares in CBF Church of England Investment Fund. Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the mid market value.

1. ACCOUNTING POLICIES - continued

Tangible fixed assets and depreciation
All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Debtors
Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Amounts owed to the PCC at the year end in respect of fees, gift aid recoverable or other income are shown as debtors, less provision for amounts that may prove uncollectible.

Cash at bank and in hand
Cash at bank and in hand includes cash and short term highly liquid Investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Liabilities and provisions
Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

Financial instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Pension scheme
The charity operates a defined contribution scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

continued...

Notes to the Financial Statements - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

2. VOLUNTARY INCOME

	31.12.24	31.12.23
	£	£
Sunday collections	10,839	8,158
Standing order donations	6,387	9,312
Gift aid recoverable	9,346	4,187
Legacies and donations	27,472	68,452
Sundry income	282	514
	54,326	90,623

3. ACTIVITIES FOR GENERATING FUNDS

	31.12.24	31.12.23
	£	£
YMIC	104,918	77,389
Regular weekly activities	4,691	3,963
Fairs and occasional activities	1,438	1,253
Mobile Phone Mast	35,154	41,817
Hall hire	46,541	43,010
Rent "Into University"	49,612	41,551
	242,354	208,983

4. INVESTMENT INCOME

	31.12.24	31.12.23
	£	£
Investment income - Music Fund	2,227	2,487

5. INCOME FROM CHURCH ACTIVITIES

	Activity	31.12.24	31.12.23
		£	£
Wedding, Banns, Funeral fees	Church activities	2,787	3,644
W14 Youth Club	Church activities	50	10,175
Grants received	Church activities	18,662	2,870
		21,499	16,689

Grants received, included in the above, are as follows:

	31.12.24	31.12.23
	£	£
Grants - homeless project	7,359	2,870
Grants - community projects	11,303	-
	18,662	2,870

continued...

6. OTHER INCOME

	31.12.24	31.12.23
	£	£
Bank interest	2	1
Church Youth & Children	325	158
Windows project	500	-
Charitable giving	330	-
	1,157	159

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8)	Support costs (see note 9)	Totals
	£	£	£
Church activities	334,224	4,180	338,404

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.12.24	31.12.23
	£	£
Staff costs	114,834	91,307
Common Fund	56,000	54,000
Church management	2,594	2,832
Building repairs	37,206	13,612
Insurance	7,914	7,609
Direct cost of church activities	42,816	60,549
Homeless project costs	2,219	2,546
Occasional office fees	2,715	1,492
Charitable giving	330	-
Community projects	3,442	2,792
Cleaning services	20,045	17,183
Music Fund	2,971	3,642
Depreciation fixtures&fittings	4,537	5,217
YMIC costs	33,723	23,288
Hall hire - deposit refunds	1,810	1,000
Church hospitality	212	233
Other miscellaneous costs	673	207
Finance charges	183	204
	334,224	287,713

continued...

9. SUPPORT COSTS

	Governance costs
	£
Church activities	4,180

Support costs, included in the above, are as follows:

	31.12.24 Church activities	31.12.23 Total activities
	£	£
Bookkeeping services	2,800	2,000
Independent examiner's fee	1,380	2,160
	4,180	4,160

10. TRUSTEES' REMUNERATION AND BENEFITS

One (2023: one) of the trustees has been paid remuneration or has received other benefits for their services as employees of St Andrew's Church during the year ended 31 December 2024. These payments were made under an approved contract of employment.

Total remuneration and other benefits, including employer pension contributions, was as follow:

	31.12.24	31.12.23
	£	£
Holme, J	37,091	33,299
	37,091	33,299

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

11. STAFF COSTS

	31.12.24	31.12.23
	£	£
Wages and salaries	108,702	85,405
Social security costs	3,820	4,044
Other pension costs	2,312	1,858
	114,834	91,307

The average monthly number of employees during the year was as follows:

	31.12.24	31.12.23
Staff - church activities	6	5

No employees received emoluments in excess of £60,000.

continued...

12. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2024 and 31 December 2024	52,166
DEPRECIATION	
At 1 January 2024	47,295
Charge for year	4,537
At 31 December 2024	51,832
NET BOOK VALUE	
At 31 December 2024	334
At 31 December 2023	4,871

13. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2024	77,005
Revaluations	1,762
At 31 December 2024	78,767
NET BOOK VALUE	
At 31 December 2024	78,767
At 31 December 2023	77,005

Holdings at 31 December 2024: 3,406.48 shares in CBF Church of England Investment Fund with a market value of £78,767 (2023: £77,005).

There were no investment assets outside the UK.

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24 £	31.12.23 £
Other debtors	14,124	8,083
Gift aid receivable	8,004	9,315
	22,128	17,398

continued...

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23
	£	£
Loan from Diocese (see note 17)	3,324	3,324
Trade creditors	3,271	2,041
PAYE and Pension liabilities	1,163	405
Accrued expenses	15,988	12,994
	23,746	18,764

16. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.12.24	31.12.23
	£	£
Loan from Diocese (see note 17)	2,216	5,540

17. LOANS

An analysis of the maturity of loans is given below:

	31.12.24	31.12.23
	£	£
Amounts falling due within one year on demand:		
Loan from Diocese	3,324	3,324
Amounts falling between one and two years:		
Loan from Diocese - 1-2 years	2,216	3,324
Amounts falling due between two and five years:		
Loan from Diocese - 2-5 years	-	2,216

18. MOVEMENT IN FUNDS

	At 1.1.24	Net movement in funds	Transfers between funds	At 31.12.24
	£	£	£	£
Unrestricted funds				
General fund	80,263	(10,551)	24,015	93,727
Restricted funds				
Restricted fund	167,858	(4,529)	(24,015)	139,314
TOTAL FUNDS	248,121	(15,080)	-	233,041

continued...

18. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	210,237	(221,651)	863	(10,551)
Restricted funds				
Restricted fund	111,326	(116,753)	898	(4,529)
TOTAL FUNDS	321,563	(338,404)	1,761	(15,080)

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	98,959	(4,209)	94,750
Restricted funds			
Restricted fund	115,419	37,952	153,371
TOTAL FUNDS	214,378	33,743	248,121

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	191,970	(199,456)	3,277	(4,209)
Restricted funds				
Restricted fund	126,971	(92,417)	3,398	37,952
TOTAL FUNDS	318,941	(291,873)	6,675	33,743

continued...

18. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds				
General fund	98,959	(14,760)	24,015	108,214
Restricted funds				
Restricted fund	115,419	33,423	(24,015)	124,827
TOTAL FUNDS	214,378	18,663	-	233,041

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	402,207	(421,107)	4,140	(14,760)
Restricted funds				
Restricted fund	238,297	(209,170)	4,296	33,423
TOTAL FUNDS	640,504	(630,277)	8,436	18,663

19. RELATED PARTY DISCLOSURES

Total donations made to the church by related parties (PCC members) during the year ended 31 December 2024 amounted to £6,129 (2023: £7,397) .

ST ANDREW'S CHURCH PCC

Detailed Statement of Financial Activities
FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
INCOME AND ENDOWMENTS				
Voluntary Income				
Sunday collections	10,839	-	10,839	8,158
Standing order donations	6,387	-	6,387	9,312
Gift aid recoverable	9,346	-	9,346	4,187
Legacies and donations	27,472	-	27,472	68,452
Sundry income	282	-	282	514
	54,326	-	54,326	90,623
Activities for Generating Funds				
YMIC	-	104,918	104,918	77,389
Regular weekly activities	4,691	-	4,691	3,963
Fairs and occasional activities	1,438	-	1,438	1,253
Mobile Phone Mast	35,154	-	35,154	41,817
Hall hire	46,541	-	46,541	43,010
Rent "Into University"	49,612	-	49,612	41,551
	137,436	104,918	242,354	208,983
Investment income				
Investment income - Music Fund	1,138	1,089	2,227	2,487
Charitable activities				
Wedding, Banns, Funeral fees	2,787	-	2,787	3,644
W14 Youth Club	50	-	50	10,175
Grants received	13,343	5,319	18,662	2,870
	16,180	5,319	21,499	16,689
Other income				
Bank interest	2	-	2	1
Church Youth & Children	325	-	325	158
Windows project	500	-	500	-
Charitable giving	330	-	330	-
	1,157	-	1,157	159
Total incoming resources	210,237	111,326	321,563	318,941
EXPENDITURE				
Charitable activities				
Wages	34,133	74,569	108,702	85,405
Carried forward	34,133	74,569	108,702	85,405

ST ANDREW'S CHURCH PCC

Detailed Statement of Financial Activities
FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
Charitable activities				
Brought forward	34,133	74,569	108,702	85,405
Social security	-	3,820	3,820	4,044
Pensions	1,040	1,272	2,312	1,858
Common Fund	56,000	-	56,000	54,000
Church management	2,594	-	2,594	2,832
Building repairs	37,206	-	37,206	13,612
Insurance	7,914	-	7,914	7,609
Direct cost of church activities	42,571	245	42,816	60,549
Homeless project costs	61	2,158	2,219	2,546
Occasional office fees	2,715	-	2,715	1,492
Charitable giving	330	-	330	-
Community projects	3,442	-	3,442	2,792
Cleaning services	19,127	918	20,045	17,183
Music Fund	2,971	-	2,971	3,642
Depreciation fixtures&fittings	4,489	48	4,537	5,217
YMIC costs	-	33,723	33,723	23,288
Hall hire - deposit refunds	1,810	-	1,810	1,000
Church hospitality	212	-	212	233
Other miscellaneous costs	673	-	673	207
Finance charges	183	-	183	204
	217,471	116,753	334,224	287,713
Support costs				
Governance costs				
Bookkeeping services	2,800	-	2,800	2,000
Independent examiner's fee	1,380	-	1,380	2,160
	4,180	-	4,180	4,160
Total resources expended	221,651	116,753	338,404	291,873
Net income before gains and losses	(11,414)	(5,427)	(16,841)	27,068
Gains/(losses) on fixed asset investments				
Gains/(losses) on fixed asset investments	863	898	1,761	6,675
Net income	(10,551)	(4,529)	(15,080)	33,743

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF FULHAM, ST ANDREW FU

England & Wales - Charity number 1134166

Accounts

REGISTERED CHARITY NUMBER: 1134166

Trustees' Report and

Unaudited Financial Statements

for the Year Ended 31 December 2023

for

St Andrew's Church PCC

Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

Contents of the Financial Statements
for the Year Ended 31 December 2023

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Detailed Statement of Financial Activities	21 to 22

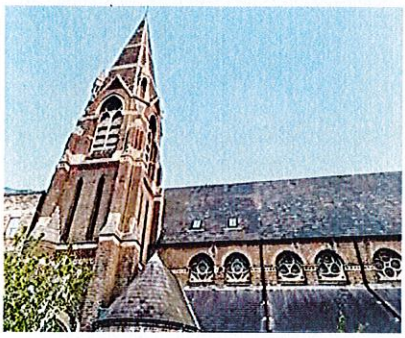
St Andrew's
Fulham Fields

ST ANDREW'S
FULHAM FIELDS
150 Years
1874 - 2024

2023 Annual Report and Accounts
Parochial Church Council of St Andrew's Fulham Fields
Trustees' Report

St Andrew's Church: Welcoming all; Deepening faith; Serving our community

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).



Aims and Purposes

St Andrew's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, the Reverend Sam Rylands, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. The PCC is also responsible for the maintenance of the church building.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Andrew's. Our services and worship put Christian faith into practice through prayer, scripture, music, and sacrament. We seek to enable ordinary people to live out this faith in everyday life as members of the church through:

- Worship and prayer, learning about the Gospel and deepening trust in Jesus Christ;
- Provision of pastoral care for members of the congregation as well as people living in the parish; and
- Missionary and outreach work.

The PCC supports and encourages the different ways in which the church can serve the material and social needs of our diverse parish, including the homeless and vulnerable, older people, and parents and children.

To facilitate this work, it is important that we properly maintain the fabric of the whole church.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. Charity law requires the PCC as trustees of the Church to prepare an annual report and financial statements for each financial year that give a true and fair view of the Church's financial activities during the year and of its financial position at the end of the year. The PCC is also required to ensure that these are subjected to an annual independent examination of audit and to present these to the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The attached accounts meet these requirements.

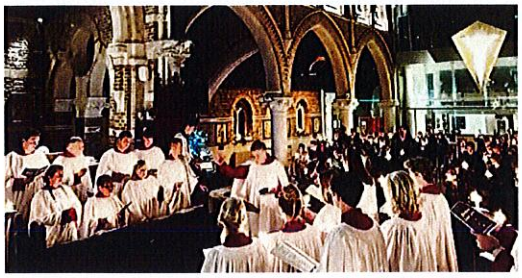
St Andrew's Church PCC

Trustees' Report
For the Year Ended 31 December 2023

Review of the Year
As St Andrew's enters its 150th anniversary, the church continues to play a significant role in the local community, with over 500 people passing through the doors each week. St Andrew's seeks to be a church that reflects the diversity of the parish by welcoming and serving all people in the name of Jesus Christ, and this is demonstrated in the breadth of engagement with the community.

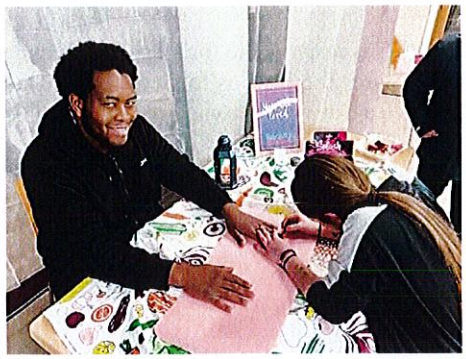
Here are some of the highlights of the year:

Music
This year in May for their annual summer tour, our choral evensong choir spent a long weekend at Salisbury Cathedral (Saturday 27th May to Monday 29th May), singing at services across the weekend, ably organised and led by our music director, Trevor Dawson. The Sunday morning choir continues to sustain our sung worship each week, and we are exploring how we might expand this through a children's choir. Choral evensong remains an integral part of the worship in the parish on the first Sunday of each month. Whilst attendance is healthy with numbers on average between 40-50 people, we are currently exploring ways for this to reach a wider audience.

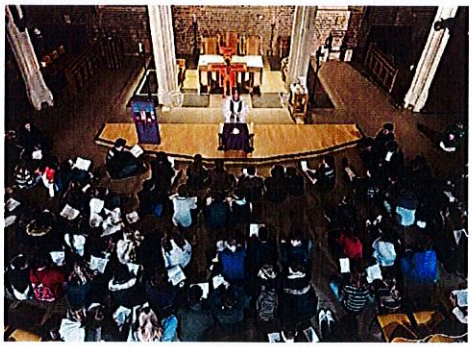


During Advent, the choir was invited for an evening to sing Christmas Carols at Charing Cross hospital as a way of bringing some Christmas cheer to hospital staff, patients, and their families. This was followed up with a beautiful Christmas Carol service with over 170 people in attendance, many of whom were newcomers. For the gift of excellent choral music that is on offer at St Andrew's, we are thankful to the choir and most greatly indebted to the generosity of time and resource tirelessly provided by our Director of Music Trevor Dawson and his wife, Helen.

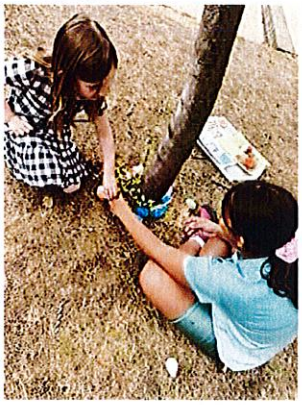
Youth
The W14 youth work has seen some exciting changes in the last year. Having continued to rebuild after COVID-19 with a return to more consistent numbers, we were given the additional obstacle of having to find new premises as the existing one on the West Kensington & Gibbs Green Estate was undergoing renovation. In January, the group relocated to St Andrew's church, and through developing the link with Fulham Prep School, we have kindly been permitted use of their sports pitch. This has enabled us to continue the provision for around 30-40 young people every Friday evening, who not only benefit from professional sports coaches, but also engage in many other activities, such as crafts, interactive games, and cooking. During the school holidays we have offered outings to Thorpe Park, Footgolf, bowling trips and more, which has been greatly appreciated by families who are otherwise unable to offer such excursions to their children. With this in mind, we are currently exploring the offer of a revision and exam preparation programme during Easter, and an exciting summer camp in cooperation with local sports clubs. All of this has been made possible by the leadership of Banny N'Gola and Jacob Holme, as well as the fantastic support of Jess Tomey and Lauren Murray. We are also very thankful to our generous sponsors Dr Edward & Bishop King and the Earls Court Development Company for their financial support, which has enabled this much-needed provision.



The church youth group has continued to provide a space for young people in the parish to grow in faith, build friendships, and have fun together. The group had been meeting on Sunday afternoons, but this had led to an inconsistent turnout, and so the group has now moved to Wednesday evenings, fortnightly during term-time. This has seen an average attendance between 7-11 young people, with several new faces coming along too. We have also begun an older children's church group during the Sunday service for young people aged 9 and above, in recognition that a more mature level of teaching and engagement is required for these ages. Jacob Holme has led these various activities expertly and with great care for the young people, and we are incredibly grateful for all the ways he contributes to the life of the church.



Youth Ministry in Communion (YMIC) a collaborative youth work project run out of St Andrew's has also continued to develop under the leadership of Revd Sam Rylands, Jacob Holme, and Millie Kirkland, along with representatives from other parishes on its steering group. Throughout 2023, the project facilitated youth events across the Kensington Area and beyond attracting 70+ young people. At the beginning of September, the staff team of YMIC grew with the recruitment of 3 youth workers to be placed in parishes across the network, all of whom are doing excellent work building up thriving youth ministries. In October, four of our young people joined Jacob and the YMIC team on a youth residential in Taizé (a contemplative monastic community that welcomes thousands of young people each year), which proved to be a very formative experience. YMIC continues to grow and attract much attention from beyond our area, as people are inspired by what the project is achieving, and some are seeking to replicate the project in other dioceses across the country.



Children

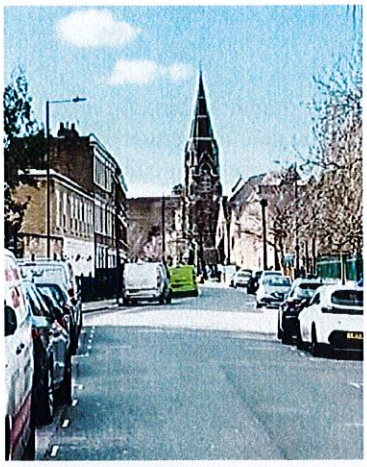
In September, we moved from running children's church once a month to running it every Sunday morning so that children have a designated space to participate in the worship in an age-appropriate way. This provision has been made possible by the generous dedication of a team of volunteers, with special thanks to Lisa McCann for spearheading this group. Since then, the church has benefitted hugely from the addition of Lauren Murray as children and youth worker via the London Diocese apprenticeship scheme. Children's church has grown in regular attendance, with an average of 9-12 children each Sunday.

The church has continued to benefit from the popular "Songs & Stories" toddler group run by Kelly Henderson and Magda Kotnarowska every Wednesday, with an average gathering of 15-20+ families! This was previously supplemented by the Tea and Tots toddler group run by Revd Anne Cowley and Julia Agnello. Since Revd Anne's retirement, this left a gap for a more pastoral parent and toddler group, which could act as a "stepping stone" into a greater sense of belonging in the church. Subsequently, we have begun a new toddler group on Tuesdays (Play and Pray), which offers a free play space, with tea and coffee for parents/guardians, followed by songs, a bible story, and a prayer in the Lady Chapel. This group has continued to grow in popularity with attendance ranging between 10 families to as many as 20+ on some days. These groups have clearly met a need amongst the local community, with many young families seeking the community and support on offer. Several of these new families have since come along to Sunday worship for the first time, which is a great testament to the warm welcome they receive.

Community

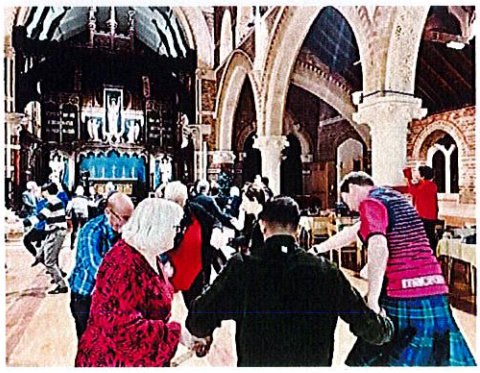
The homeless drop-in and foodbank project remains, sadly, in high demand, with around 80-100 guests using the provision each week, especially during the colder weather. The volunteers are a mix of people from the local community and the church, with young and old generously giving their time and energy to plough through mountains of dishwashing and spread piles of sandwiches with amazing cheerfulness and enthusiasm. We have also recently been supported by a council employee, who attends once a month to offer housing, benefit, and grant advice to the guests. This vital provision would not be possible without all those who volunteer, and in particular, our thanks go to Ruth Finnis, Alicia Davenport, and Neil van Kervel who co-ordinate the cooking, volunteers, and foodbank, as well as HG Walters, City Harvest, Fulham Prep School, the Baron's Court Project, Hammersmith and Fulham Council and several local supermarkets for their generous sponsorship and support.

We have maintained and developed our links with schools in the parish. Fulham Prep School returned again this year for their whole school Harvest assembly on 9th October, 2023. The donations from this service have supplied the Saturday drop-in project (mentioned above). We also welcomed the children to St Andrew's again to wrap presents and decorate gingerbread men, which were then gratefully received by the guests at the Saturday project's Christmas party. Similarly, we were delighted to welcome a Year 2 and 3 from Normand Croft Community School to St Andrew's to learn about the church building and the Christian faith. Revd Sam Rylands has also visited both Fulham Prep and Normand Croft to lead school assemblies there.



Such school links are further enhanced by the continued presence of IntoUniversity at St Andrew's. Their charitable work brings some of the most disadvantaged children and families from the local area through the doors of the church each week, where they are given additional educational support and opportunities. It is wonderful that we can continue this partnership and we are grateful that St Andrew's is the location for such an important provision.

St Andrew's also maintains a presence and voice more broadly in community issues throughout the borough, with Revd Sam currently serving on the steering committee for H&F's Cost of Living Alliance, and as a member of the Hammersmith and Fulham inter-faith forum.

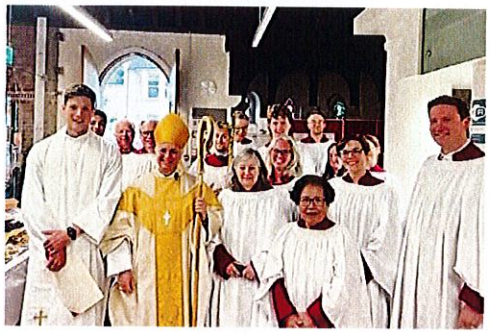


In the 150th year anniversary of St Andrew's, we seek to continue hosting events that will connect with the local community. Indeed, the 150th celebrations were kicked off with a ceilidh and fish and chips dinner and dance on the 2nd December, 2023. This saw 65 people, young and old, gather for food and festival! This was a great way to begin this celebratory year, with plans in place for the celebrations continue as we reflect and give thanks for all that's been and look ahead to the future of the life of St Andrew's!

St Andrew's Church PCC

Trustees' Report
For the Year Ended 31 December 2023

Sadly, this year we had to say goodbye to David Wilde, who had served in the parish as sacristan and fabric officer for over 20 years, as he moved with his wife to Kenya. We are greatly appreciative of the many ways David contributed to St Andrew's in his long time in the parish. We also said goodbye to Revd Anne, who had given her gifts and talents so generously throughout her time as Associate Vicar in the parish since September 2018. Her warmth and kindness are greatly missed, but we are fortunate that she has remained an occasional congregant and minister at St Andrew's since her official retirement.



In June, we welcomed Revd Sam Rylands as Incumbent at St Andrew's, with his wife Lily and son Josiah joining him, and we look forward to sharing all that lies ahead in his time here as Vicar.

Finally, thanks must be given to the church staff team for their hard work and dedication, to our Parish Administrator, Penny McCarthy for her committed oversight of the church's day-to-day operations and her management of the hall hirings which again exceeded our annual target, to Jacob Holme who brings so much to the youth work and beyond in the church and community, as well as to Lauren Murray who has brought huge enthusiasm and warmth to her role - we are incredibly grateful for all their hard work that enables the flourishing of St Andrew's ministry and mission.

Church Life and Attendance

At the time of writing, there were 132 parishioners on the Church Electoral Roll, 56 of whom were resident within the parish and 76 are not resident within the parish. 4 names were added during the year and 5 were removed either through death or because they moved away from the parish. The usual Sunday attendance (including both the main weekly Sunday Eucharist at 10am, the monthly 6.30pm Choral Evensong, and Evensong on the remaining Sunday evenings) was 70 but the number increased significantly during major festivals. In addition, we ran services through the week, with morning prayer at 8.30am on Monday to Thursday, attended by one or two in person but with 30 people joining online each day. In Advent, we resumed a midweek Eucharist on Wednesday, preceded by tea and coffee at 11am. The sense was that this service was appreciated by those who came, and so in January 2024 this has become a regular fixture with attendance having ranged between 6 – 18 people. In addition, we have offered discipleship groups in Advent as a more intimate space to grow in faith together. These have been hosted in the vicarage with 9-12 people in attendance.

Finally, we are indebted to the continued support of Revd Anne in assisting Revd Sam with home communion visits, of whom there are around 5 people being regularly visited. If you know someone who would like to receive a home visit, please do let us know as we are also seeking to develop a pastoral visiting team too.

Public benefit

The PCC has considered the Charity Commissioners' Guidance on Public Benefit and, in particular, the specific guidance on Charities for the Advancement of Religion and is satisfied that the activities of St Andrew's Church fall within such guidance.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the vibrant and welcoming community that it is. In particular, we want to mention our churchwardens Trevor Dawson and Nigel Heeler, as well as Gordon Tait our Treasurer, who work so tirelessly on our behalf, and the many, many volunteers involved in all the different aspects of the life and ministry of this church. The church's mission and ministry is only possible through the contribution and gifts of each member of the body.

Trustees' Report
For the Year Ended 31 December 2023

Financial Review. *Italicised comments refer to the relevant part of the Financial Statements.*

For 2023 the financial review includes income and costs related to the YMIC project as well as the normal activities at St Andrews. Total income for the year was £318,941 (of which YMIC was £77,389) compared to £392,040 (of which YMIC was £88,133) in the previous year. The results for the year show a surplus of £33,743. *See Statement of Financial Activities.*

This surplus was related to a minor decrease in unrestricted funds and a more substantial increase in restricted funds (YMIC and a legacy received in the year). *See Note 17.*
Sunday collections increased to £8,158 from £7,251, Standing Orders and Gift Aid decreased to £13,499 from £20,013. A significant factor was the timing of Gift Aid recovery as we are collecting financial year 2022-23 gift aid this year. Legacies and donations, which include Parish Giving, increased to £68,452 from £46,241 reflecting primarily a generous legacy received during 2023. *See Note 2.*

Expenditure for the work and ministry of the church was £291,873 compared to £370,152 in 2022. Significant factors between 2023 and 2022 were increased staff costs (increase in number of YMIC employees), increased direct cost of church activities (higher utility bills due to energy pricing) and lower 2023 building repair costs after the significant repairs in 2022. *See Detailed Statement of Financial Activities and Note 7.*

Expenditure also includes our contribution to the Diocesan Common Fund (Diocesan costs - including stipend and housing for the vicar and contribution towards training for future clergy, as well as considerable Diocesan support in terms of legal, financial HR and Safeguarding advice etc.) Our 2023 'parish share' towards the Common Fund was £54,000 vs. £58,055 in 2022. *See Note 7.*

Overall cash at bank totalled £173,151 compared with £154,136 the previous year. The change was due to an increase in restricted funds (reflecting YMIC income and a generous legacy). *See Balance Sheet.* As part of the Building fundraising, to do the repairs in 2022, we received a £10,000 loan from the Diocese. Repayments started in September 2023 and will be complete in 2026. There were no other borrowings. *See Note 16.*

Investment Policy
A Music Fund was created in 2017 to enable the continuation of the excellent musical tradition of the church. The Fund continues to be invested fully in the CBF Church of England Investment Fund. In line with the original financing slightly more than half of the units are regarded as restricted and slightly less than half unrestricted. *See Balance Sheet.* The Fund valuation at 31 December 2023 was £77,005 an increase of £6,675 during the year - the number of units in the Fund remained unchanged with the increase due solely to unit price increase. This fund was created from the generous legacies of Marc Maitland's parents and Marzenna Swingler. *See Note 12.* Dividends received from this investment contribute towards the cost of maintaining the musical tradition. *See Note 4.*

Legacy Policy
The PCC agreed a Legacy Policy, and used these funds to enhance the building in 2022. A legacy is not to be used simply in order to remove the cost of a planned or inevitable expenditure, but may allow something already envisioned that is not realistically possible within the current or foreseeable budget. In times of particular stress the PCC may decide that legacy funds may be used for ongoing expenditure, but not to exceed 20% of the amount bequeathed. In 2023 it was agreed that the generous legacy received in the year would be used primarily for repair of some stained glass windows and upgrading lighting in the café/lobby and other parts of the Star centre. These monies will likely be spent in 2024.

Reserves policy
It is the PCC policy to try to maintain a balance on unrestricted funds (if possible) which equates to at least three months of unrestricted payments, equivalent to £30,000 to cover emergency situations that may arise.

Trustees' Report
For the Year Ended 31 December 2023

Membership, Structure and Governance
The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the incumbent (our Vicar), churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions of all matters of general concern and importance to the parish, including deciding how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC. The full PCC met 6 times during 2023 (as well as a recent 'Away morning' at St Mary's church in Putney, with an opportunity for the PCC to share what St Andrew's means to each of them and to think together about opportunities for the parish in the future) with an average level of attendance of 12.

Standing Committee
This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the council. The Standing Committee consists of the Vicar, the Church Wardens, the Treasurer and the Secretary. The Standing Committee met 5 times during 2023.

Finance matters
The Treasurer (Gordon Tait), the St Andrews Administrator (Penny McCarthy) and the YMIC Administrator (Millie Kirkland) meet routinely to discuss and review financial matters both historic and future. Other persons, such as the Vicar and YMIC project leader, are brought into discussions as required. A financial summary is reviewed at each Standing Committee. Following these meetings a report for PCC is prepared and discussed at the next PCC meeting.

YMIC finances are also discussed and reviewed at the periodic YMIC steering group meetings.

Safeguarding
The PCC has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. The PCC annually reviews its Safeguarding Policy Statement through which it appoints a Safeguarding Officer and follows the guidance set out by the Diocese of London and wider Church of England.

St Andrew's Church PCC

Trustees' Report
For the Year Ended 31 December 2023

Administrative Information
St Andrew's Church is situated on Greyhound Road in the London Borough of Hammersmith and Fulham. It is part of the Kensington Episcopal Area in the Diocese of London within the Church of England. The correspondence address is St Andrew's Church, Greyhound Road, London, W14 9SA. The PCC is a corporate body established by the Church of England, operating under the Parochial Church Council Powers Measure and is a Registered Charity Number 1134166. PCC members are trustees of the charity.

Members of the PCC are either ex-officio or elected by APCM in accordance with the Church Representation Rules. PCC members who have served at any time from 1st January 2023 until the date this report was approved are:

Ex-Officio Members		
Incumbent	Revd Dr Sam Rylands (Chairperson)	
Churchwarden	Trevor Dawson (Vice-Chairperson)	*(re-elected 21 May 2023)*
Churchwarden	Nigel Heeler	*(re-elected 21 May 2023)*
Anthony Scott-Noble	Representative of Deanery Synod	*(re-elected 21 May 2023)*
Jacob Holme	Representative of Deanery Synod	*(re-elected 21 May 2023)*
Anne Heeler	Representative of Deanery Synod	*(resigned 21 May 2023)*
Elected Members		
Jody Lucatello	PCC Secretary	
David Wilde	Fabric Officer	*(resigned 21 May 2023)*
Verna Ridge		*(resigned 21 May 2023)*
Joan Fitt		
Pam Taylor		
Verity Sherwin-Paul		
Alice Ballah-Contch		*(resigned 21 May 2023)*
Xavier Gerardin		
Andrea Brown		
Katrin Mayfield (*)		
Anne Heeler (**)		
Tom Preddle		*(appointed 21 May 2023)*

* resigned as Church Safeguarding Administration Officer but remained on the PCC
** resigned as ex-officio member but continued as elected member

Observers	
Gordon Tait	Treasurer
Penny McCarthy	Parish Administrator, ER Officer, GDPR Officer
Safeguarding	
Peter Fuller	Safeguarding Officer

Trustees' Report
For the Year Ended 31 December 2023

Trustee Responsibility Statement

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales and the Charities Act 2011 (Charities Accounts and Reports) Regulations 2008 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reference and Administrative Details

Bankers
HSBC Plc
593-599 Fulham Road
London
SW6 5UA

Independent examiner
Gareth Owen Hughes BsC ACA
Institute of Chartered Accountants in England and Wales
Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

Approved by order of the board of trustees on 10th May 2024 and signed on its behalf by:

SGARylands

Revd Sam Rylands

Independent Examiner's Report to the Trustees of
St Andrew's Church PCC

Independent examiner's report to the trustees of St Andrew's Church PCC
I report to the charity trustees on my examination of the accounts of St Andrew's Church PCC (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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.

Gareth Owen Hughes BSc ACA
The Institute of Chartered Accountants in England and Wales

Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

Date: 10/5/2024

Statement of Financial Activities
for the Year Ended 31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	31.12.23 Total funds £	31.12.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Voluntary Income	2	55,222	35,401	90,623	78,471
Charitable activities	5				
Church activities		3,774	12,915	16,689	89,909
Activities for Generating Funds	3	131,594	77,389	208,983	203,159
Investment income	4	1,221	1,266	2,487	2,094
Other income		159	-	159	18,407
Total		191,970	126,971	318,941	392,040
EXPENDITURE ON					
Charitable activities	6				
Church activities		199,456	92,417	291,873	370,152
Net gains/(losses) on investments		3,277	3,398	6,675	(9,336)
NET INCOME/(EXPENDITURE)		(4,209)	37,952	33,743	12,552
RECONCILIATION OF FUNDS					
Total funds brought forward		98,959	115,419	214,378	201,826
TOTAL FUNDS CARRIED FORWARD		94,750	153,371	248,121	214,378

The notes form part of these financial statements

Balance Sheet
31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	31.12.23 Total funds £	31.12.22 Total funds £
FIXED ASSETS					
Tangible assets	11	4,489	382	4,871	10,087
Investments	12	37,446	39,559	77,005	70,330
		41,935	39,941	81,876	80,417
CURRENT ASSETS					
Debtors	13	17,398	-	17,398	17,354
Cash at bank		45,234	127,917	173,151	154,136
		62,632	127,917	190,549	171,490
CREDITORS					
Amounts falling due within one year	14	(18,764)	-	(18,764)	(28,665)
NET CURRENT ASSETS		43,868	127,917	171,785	142,825
TOTAL ASSETS LESS CURRENT LIABILITIES		85,803	167,858	253,661	223,242
CREDITORS					
Amounts falling due after more than one year	15	(5,540)	-	(5,540)	(8,864)
NET ASSETS		80,263	167,858	248,121	214,378
FUNDS	17				
Unrestricted funds				80,263	98,959
Restricted funds				167,858	115,419
TOTAL FUNDS				248,121	214,378

The financial statements were approved by the Board of Trustees and authorised for issue on ....10th May 2024.... and were signed on its behalf by:

S C A Rylands
.....
Trustee

David Simon Rylands

Notes to the Financial Statements
for the Year Ended 31 December 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Under the accrual model, government grants relating to revenue are recognised on a systematic basis over the periods in which the company recognises the related costs for which the grant is intended to compensate. Grants that are receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the entity with no future related costs are recognised in income in the period in which it becomes receivable.

Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets and depreciation
Consecrated and beneficed property is excluded from the accounts by 5.10(2)(a) of the Charities Act 2011. No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated land and buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided to write off the cost or valuation, less estimated residual values, of all fixed assets over their expected useful lives. It is calculated at the following rates:

Fixtures and fittings - 10% on cost

Fixed asset investments
The fixed asset investments consist of shares in CBF Church of England Investment Fund. Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the mid market value.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

1. ACCOUNTING POLICIES - continued

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Debtors
Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Amounts owed to the PCC at the year end in respect of fees, gift aid recoverable or other income are shown as debtors, less provision for amounts that may prove uncollectible.

Cash at bank and in hand
Cash at bank and in hand includes cash and short term highly liquid Investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Liabilities and provisions
Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

Financial instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Pension scheme
The charity operates a defined contribution scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. VOLUNTARY INCOME

	31.12.23	31.12.22
	£	£
Sunday collections	8,158	7,251
Standing order donations	9,312	8,206
Gift aid recoverable	4,187	11,807
Legacies and donations	68,452	46,241
Sundry income	514	4,966
	90,623	78,471

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

3. ACTIVITIES FOR GENERATING FUNDS

	31.12.23	31.12.22
	£	£
YMIC	77,389	88,133
Regular weekly activities	3,963	4,240
Fairs & Occasional activities	1,253	270
Mobile Phone Mast	41,817	31,360
Hall hires	43,010	39,921
Rent "Into University"	41,551	39,235
	208,983	203,159

4. INVESTMENT INCOME

	31.12.23	31.12.22
	£	£
CBF Investment - Music Fund	2,487	2,094

5. INCOME FROM CHURCH ACTIVITIES

	Activity	31.12.23	31.12.22
		£	£
Wedding, Banns, Funeral fees	Church activities	3,644	3,538
W14 Youth Club	Church activities	10,175	42,260
Grants received	Church activities	2,870	44,111
		16,689	89,909

Grants received, included in the above, are as follows:

	31.12.23	31.12.22
	£	£
Grants - other	-	41,716
Grants - homeless project	2,870	2,395
	2,870	44,111

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Church activities	287,713	4,160	291,873

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.12.23	31.12.22
	£	£
Staff costs	91,307	69,032
Common Fund	54,000	58,055
Church management	2,832	2,274
Building repairs	13,612	100,430
Insurance	7,609	6,668
Direct cost of church activities	60,549	35,961
Homeless project costs	2,546	4,038
Occasional office fees	1,492	1,696
Community projects	2,792	9,906
Cleaning services	17,183	16,233
Music Fund	3,642	5,811
Depreciation fixtures&fittings	5,217	5,217
YMIC costs	23,288	38,119
Consultancy fee - architects	-	9,030
Hall Hire Deposit - refunds	1,000	1,900
Church hospitality	233	388
Other miscellaneous costs	207	931
Finance charges	204	211
	287,713	365,900

8. SUPPORT COSTS

	Governance costs
	£
Church activities	4,160

Support costs, included in the above, are as follows:

	31.12.23 Church activities	31.12.22 Total activities
	£	£
Bookkeeping services	2,000	2,482
Independent examiner's fee	2,160	1,770
	4,160	4,252

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

continued...

10. STAFF COSTS

	31.12.23	31.12.22
	£	£
Wages and salaries	85,405	67,648
Social security costs	4,044	-
Other pension costs	1,858	1,384
	91,307	69,032

The average monthly number of employees during the year was as follows:

	31.12.23	31.12.22
Staff - church activities	5	4

No employees received emoluments in excess of £60,000.

11. TANGIBLE FIXED ASSETS

	Fixtures and fittings
	£
COST	
At 1 January 2023 and 31 December 2023	52,166
DEPRECIATION	
At 1 January 2023	42,079
Charge for year	5,216
At 31 December 2023	47,295
NET BOOK VALUE	
At 31 December 2023	4,871
At 31 December 2022	10,087

12. FIXED ASSET INVESTMENTS

	Listed investments
	£
MARKET VALUE	
At 1 January 2023	70,330
Revaluations	6,675
At 31 December 2023	77,005
NET BOOK VALUE	
At 31 December 2023	77,005
At 31 December 2022	70,330

Holdings at 31 December 2023: 3,406.48 shares in CBF Church of England Investment Fund with a market value of £ 77,005 (2022 £70,330).

There were no investment assets outside the UK.

continued...

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23	31.12.22
	£	£
Other debtors	8,083	13,872
Gift aid receivable	9,315	3,482
	17,398	17,354

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23	31.12.22
	£	£
Loan from Diocese (see note 16)	3,324	1,136
Trade creditors	2,041	1,159
PAYE and Pension liabilities	405	809
Deferred income	-	10,125
Accrued expenses	12,994	15,436
	18,764	28,665

15. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.12.23	31.12.22
	£	£
Loan from Diocese (see note 16)	5,540	8,864

16. LOANS

An analysis of the maturity of loans is given below:

	31.12.23	31.12.22
	£	£
Amounts falling due within one year on demand:		
Loan from Diocese	3,324	1,136
Amounts falling between one and two years:		
Loan from Diocese - 1-2 years	3,324	3,324
Amounts falling due between two and five years:		
Loan from Diocese - 2-5 years	2,216	5,540

17. MOVEMENT IN FUNDS

	At 1.1.23	Net movement in funds	At 31.12.23
	£	£	£
Unrestricted funds			
General fund	98,959	(4,209)	94,750
Restricted funds			
Restricted fund	115,419	37,952	153,371
TOTAL FUNDS	214,378	33,743	248,121

continued...

17. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	191,970	(199,456)	3,277	(4,209)
Restricted funds				
Restricted fund	126,971	(92,417)	3,398	37,952
TOTAL FUNDS	318,941	(291,873)	6,675	33,743

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
Unrestricted funds				
General fund	128,670	(18,148)	15,116	125,638
Restricted funds				
Restricted fund	73,156	30,700	(15,116)	88,740
TOTAL FUNDS	201,826	12,552	-	214,378

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	292,491	(301,303)	(9,336)	(18,148)
Restricted funds				
Restricted fund	99,549	(68,849)	-	30,700
TOTAL FUNDS	392,040	(370,152)	(9,336)	12,552

continued...

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
Unrestricted funds				
General fund	128,670	(22,357)	15,116	121,429
Restricted funds				
Restricted fund	73,156	68,652	(15,116)	126,692
TOTAL FUNDS	201,826	46,295	-	248,121

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	484,461	(500,759)	(6,059)	(22,357)
Restricted funds				
Restricted fund	226,520	(161,266)	3,398	68,652
TOTAL FUNDS	710,981	(662,025)	(2,661)	46,295

18. RELATED PARTY DISCLOSURES

Total donations made to the church by related parties (PCC members) during the year ended 31 December 2023 amounted to £7,397 (2022: £16,016) .

Detailed Statement of Financial Activities
for the Year Ended 31 December 2023

	31.12.23 £	31.12.22 £
INCOME AND ENDOWMENTS		
Voluntary Income		
Sunday collections	8,158	7,251
Standing order donations	9,312	8,206
Gift aid recoverable	4,187	11,807
Legacies and donations	68,452	46,241
Sundry income	514	4,966
	90,623	78,471
Activities for Generating Funds		
YMIC	77,389	88,133
Regular weekly activities	3,963	4,240
Fairs & Occasional activities	1,253	270
Mobile Phone Mast	41,817	31,360
Hall hires	43,010	39,921
Rent "Into University"	41,551	39,235
	208,983	203,159
Investment income		
CBF Investment - Music Fund	2,487	2,094
Charitable activities		
Wedding, Banns, Funeral fees	3,644	3,538
W14 Youth Club	10,175	42,260
Grants received	2,870	44,111
	16,689	89,909
Other income		
Bank interest	1	-
DCMS Scheme	-	17,971
Church Youth & Children	158	436
	159	18,407
Total incoming resources	318,941	392,040
EXPENDITURE		
Charitable activities		
Wages	85,405	67,648
Social security	4,044	-
Pensions	1,858	1,384
Common Fund	54,000	58,055
Church management	2,832	2,274
Building repairs	13,612	100,430
Carried forward	161,751	229,791

Detailed Statement of Financial Activities
for the Year Ended 31 December 2023

	31.12.23 £	31.12.22 £
Charitable activities		
Brought forward	161,751	229,791
Insurance	7,609	6,668
Direct cost of church activities	60,549	35,961
Homeless project costs	2,546	4,038
Occasional office fees	1,492	1,696
Community projects	2,792	9,906
Cleaning services	17,183	16,233
Music Fund	3,642	5,811
Depreciation fixtures&fittings	5,217	5,217
YMIC costs	23,288	38,119
Consultancy fee - architects	-	9,030
Hall Hire Deposit - refunds	1,000	1,900
Church hospitality	233	388
Other miscellaneous costs	207	931
Finance charges	204	211
	287,713	365,900
Support costs		
Governance costs		
Bookkeeping services	2,000	2,482
Independent examiner's fee	2,160	1,770
	4,160	4,252
Total resources expended	291,873	370,152
Net income before gains and losses	27,068	21,888
Gains/(losses) on fixed asset investments		
Gains/(losses) on fixed asset investments	6,675	(9,336)
Net income	33,743	12,552

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF FULHAM, ST ANDREW FU

England & Wales - Charity number 1134166

Accounts

REGISTERED CHARITY NUMBER: 1134166

Trustees' Report and

Unaudited Financial Statements

for the Year Ended 31 December 2022

for

St Andrew's Church PCC

Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

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for the Year Ended 31 December 2022

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St Andrew's Church

2022 Annual Report and Accounts for the Parochial Church Council of St Andrew's Fulham Fields.

St Andrew's Church: Welcoming all; Deepening faith; Serving our community

Aims and Purposes

St Andrew's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, the Reverend Lesley Bilinda (until 15 May 2022, subsequently in vacancy), in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the church building.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Andrew's. Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus;
- Provision of pastoral care for members of the congregation as well as people living in the parish;
- Mission and outreach work, including striving for social justice and caring for God's creation.

The PCC supports and encourages the different ways in which the church can serve the material and social needs of our diverse parish, including the homeless and vulnerable, older people, and parents and children.

To facilitate this work it is important that we properly maintain the fabric of the whole church.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. Charity law requires the PCC as trustees of the Church to prepare an annual report and financial statements for each financial year that give a true and fair view of the Church's financial activities during the year and of its financial position at the end of the year. The PCC is also required to ensure that these are subjected to an annual independent examination of audit and to present these to the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The attached accounts meet these requirements.

Review of the Year

2022 saw a lot of change at St Andrew's – chiefly as Rev Lesley Bilinda announced that she was taking early retirement with her last service being 15th May. Rev Lesley had come to St Andrew's to serve her curacy under Father Guy, and then had succeeded him as vicar after he retired. She had therefore been at St Andrew's for 9 years – three as curate, and then six as vicar and had been a much loved and wise leader with enormous energy and vision. She had overseen the period of the pandemic, with all the resultant changes – from organising continuing contact with vulnerable parishioners, embracing a necessary, but very rapid, move to streaming of services and navigating support for the community with a change to the Homeless Project's way of operating (no more sit down meals, but the introduction of a takeaway service and foodbank). Life in ministry is often a series of adjustments and fresh starts – but the scale and speed of this was unprecedented. The whole church enjoyed a ceilidh on Rev Lesley's last night, and then she had a wonderful send off at the morning service the next day. She has now moved to York, where she is enjoying her new home and neighbourhood, her garden and the next chapter of her life. She is hugely missed, but leaves a fantastic legacy. The church was able to show its appreciation with a collection.

The other major milestone was Trevor Dawson reaching his 50th year as the church organist and Musical Director. This was a huge achievement, and few (if any) can imagine St Andrew's without his input. He faithfully plays the organ week by week, chooses hymns and music for worship and completes each service with a voluntary - and also nurtures both the Sunday morning and Choral Evensong choirs. The latter was able, at last, to accept the invitation to lead services at Ely Cathedral – where they were very well received. The monthly Choral Evensong services are a musical feast and enable many to enjoy a service of worship within this context. Trevor's achievement was marked by being awarded the 'St Mellitus Award' – an award in the gift of the Bishop of London for outstanding contributions to the life of a parish. This was presented to him by Bishop Graham on Bishop Sarah's behalf. Trevor was a very worthy recipient! The church gave him some gifts to mark the occasion, and a special celebration Choral Evensong on 8th May was rounded off with bubbly and cake

And, in a year of big news, the Youth Ministry in Communion project (YMIC) secured two major grants to enable it to develop mission to young people who are worshipping in churches of a more catholic tradition. This was initiated by the St Andrews team to enhance youth work in the area.

Locally (and nationally) many churches do not have the numbers to promote larger events, but with critical mass from several parishes much more is possible. The project is led by Jacob Holme, assisted by a Planning Committee. This started with around 10 churches signing up in summer 2022 after a pilot year (funded by Bishop of London Mission Fund) where the ideas had been tested and refined. The network is continually growing with 14 churches now signed up. The subsequent

funding from the Strategic Development Unit of the Church of England for Innovation Funding and Benefact Trust will cover the employment of a network of youth workers across the parishes, administrative and support structures and termly large-scale events for three years. The application process was very detailed as Jacob, Rev Lesley, Rev Anne and Rev Sam Rylands refined the proposal. St Andrew's PCC has legal responsibility for the project, but this is delegated to the YMIC Management Committee, on which there is always PCC representation. The Parish Treasurer reassured the PCC that the level of grant funding means that the financial risk to St Andrew's is very low and the PCC agreed the constitution. Annual progress reports will be supplied to funders and the PCC.

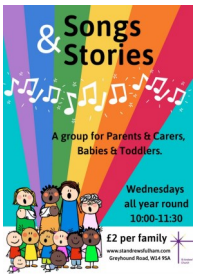
The project initially employed an Administrator (Millie Kirkland), and a Youth Worker (Julia Agnello). Julia had recently completed the Diocesan Apprenticeship Scheme as a Youth and Children's worker, her final year based at St Andrew's, and her graduation was joyful and deserved. Recruitment of youth workers is nationally very difficult and this is being actively pursued. 2022 also saw YMIC taking a small group of young people to Taizé for a few days. Though many of the participants were unchurched, they entered enthusiastically into a pattern of worship and sharing duties and a return visit is being planned. A group also participated in the Diocesan Youth Weekend.

Revd Lesley's departure meant that a 'Parish Profile' needed to be completed to showcase the parish as part of the advertising process. Despite some delays, the position was advertised in September, and in November the church was told that the next vicar would be Revd Sam Rylands, currently completing his curacy in Chelsea. Revd Sam is already known to many due to his involvement in YMIC and his arrival in June 2023 is keenly anticipated. During this period of interregnum, the church has been served wonderfully by Revd Anne Cowley, the Associate Priest, who has delayed her own retirement to allow us to enjoy a degree of continuity not usually experienced during an interregnum. Her gentle, caring nature, combined with her dedication and commitment, is much appreciated by all at St. Andrew's. During this period the PCC were very pleased to have Lemmy Emmasit caretaking in the vicarage. Work was begun at this time in readiness for the new vicar's occupation.

Fulham school, our most local school has continued to be involved in the life of the parish. Their harvest collection is in aid of our Homeless Project and the children also decorated gingerbread men and wrapped presents for the guests. Contact with Normand Croft Community School has sadly not been re-established since the pandemic.

The W14 youth project re-opened its doors at the start of 2022 under the new leadership of Banny N'Gola and his team. Banny brings huge energy and enthusiasm, and an aptitude for youth work to the role. The group is again firmly established after the limited activity during the pandemic. Activities include football (with coaches from London Sports Trust), arts and crafts, indoor games such as snooker and badminton and a newly developed team creating podcasts. Some outside trips have also been arranged and the group is establishing itself as a much appreciated part of life on the Gibbs Green and West Kensington Estates. It is funded by grants from the Earls Court Development Company and Dr Bishop and Edward King Charity.

During 2022 most aspects of church life were returning to their stride, with 'Tea & Tots' offering a toddler group with free play in a supportive environment on Mondays and 'Songs & Stories' re-opening with a more structured time for pre-school children and their carers on Wednesdays. The Jewellery group resumed, and so did the Pilates group and dance exercise class for the Over 50's. The latter two are run in partnership with 'Open Age', who work to ensure that more elderly residents are engaged and offered opportunities to socialise and try new activities.



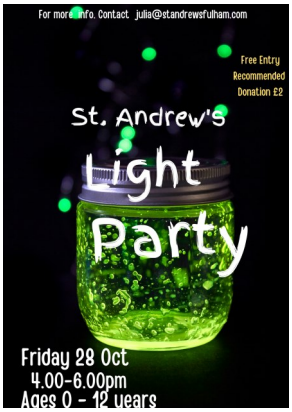
The fabric has been a major challenge and repairs to the masonry and a damaged altar rail were carried out. A heritage grant from Cultural Recovery Fund, coupled with a further grant and loan from the Diocese enabled the masonry work to be undertaken. Total repairs would have cost above £100,000, but significant and most urgent (and high level) works were prioritised and completed in June. The final cost, including all professional fees and excluding VAT, of £82,406 slightly exceeded the £75,000 budget and this delta was covered by generous donations. The work was fortunately eligible for VAT relief. The work would not have been possible without the considerable effort and expertise of David Wilde who has for many years been the church's fabric officer. Sadly David has since moved to Kenya and is keenly missed for his many contributions, particularly to the buildings and in his role as Sacristan. The essential work on the masonry has meant that the East Windows project has been put on hold.

Internally a decision was made to use the remainder of the legacy money and some specific gifts (particularly after the death of Christoph von Luttitz) to install a new camera system for livestreaming. This had previously been facilitated by smart phones on tripods, but the reach of the service meant a more permanent solution was needed. The sound system was also upgraded and integrated into the streaming software. The additional equipment is however removable, so no faculty was necessary.

The PCC has had a rolling programme of reviewing policies and, when necessary, writing additional policies for new areas. They also requested that several members were approved by the Bishop to administer communion. Since the pandemic practice has continued to be cautious, but communion in

both kinds with intinction was re-established. A visitation on behalf of the Archdeacon was carried out and very positive feedback received. This was particularly due to Penny McCarthy's organisation and oversight.

Socially the church has not yet returned to pre-pandemic activity levels, but pancake races were held on the Sunday before Lent, a ceilidh was enjoyed just prior to Rev Lesley's departure and the providers of coffee (and occasionally wine) after services have ensured that relationships have thrived. A weekly newsletter is mailed to over 300 people. In the autumn there was a moving Choral Evensong to mark All Souls' Day and Christmas services were joyfully all able to run in 2022. Two children's activity days were held – one in Holy Week, and the second a 'Light Party' just prior to All Saints' Day. Julia was key in arranging these.



The church held a special service to rejoice at the Queen's Platinum Jubilee in June, but then joy turned to mourning in September and services were held to mark her death and give thanks for her reign. 2022 was a sad year with the church losing many much loved members - Christoph Von Luttitz, Fred Borrett, Laurelle Josephine Daly -Fenton, Princess Sevilla Hercolani, Kenneth James and Adriaan Van Zyl. They have left enormous gaps.

Penny McCarthy has continued to run the parish office with huge dedication, particularly focussing on the hall lettings and financial management. She was able to increase rental income as the year progressed and oversaw both a review of the rates and the establishing of a new cleaning contract. This upturn in income allowed St Andrew's to pay £5,000 more than originally promised into the Common Fund. Though still subsidised by other churches this demonstrated the church's commitment to mission and ministry within the Diocese. The cost of utilities was a serious issue for the church (as for individuals) but careful management allowed the church to weather the year better than anticipated. Further detailed analysis follows in this report.

There were major changes in the Safeguarding Team as Peter Fuller was appointed as Safeguarding Officer. Verna Ridge had held this position for many years and the church is indebted to her for both this and her service in Children's Church. A new position of Safeguarding Administration Officer was created to reflect the increased administration required in the area, and Katrin Mayfield has been working hard to establish processes and ensure that all required training is completed.

Children's Church has continued throughout the year, led very ably by Lisa Drewitt – with the help of others. The children enjoy craft and storytelling and themes covered in an age appropriate way, which they communicate to the rest of the church at the end of the service. The pattern has been for two Sundays to have a child focus – either Children's Church or an All Age service, and for quiet play to be available on other weeks. It would be lovely to increase the provision when possible.

The Creation Care Group, chaired by Nigel Heeler, continued meeting particularly in the first half of the year, and were delighted to achieve the Eco Church bronze award. Much work has gone on investigating what changes can be made to decrease our carbon footprint and encourage green initiatives.

St Andrew's is only able to achieve this level of activity and impact because of the many people who are actively involved and committed. This includes workers with children and youth, servers of coffee and tea, readers and leaders of intercessions, choir members and musicians, sacristans and gardeners, cleaners and those who look out for each other – and many more. It is, delightfully, a very diverse gathering and reflects the character of the neighbourhood. The interconnectedness is a precious gift. Visitors and long term members alike benefit from a place which is welcoming and works to include and support. We do not always get it right, but our aim is to always encourage one another in service of our Lord.

Church Attendance

At the time of writing, there were 131 parishioners on the Church Electoral Roll, 56 of whom were resident within the parish and 75 are not resident within the parish. The usual Sunday attendance in 2022 is about 40 adults and up to a dozen children, but there are more who join us online – or catch up later in the day. Choral Evensongs resumed and choir numbers returned when distancing was reduced – with a typical congregation of about 25.

Financial Review

For 2022 the financial review includes income and costs related to the YMIC project as well as the historic activities at St Andrews. This will explain the significant differences in 2022 versus 2021 in addition to monies raised and spent on the building repairs. Total income for the year was £445,706 compared to £211,967 in the previous year. The results for the year show a surplus of £12,552. The grants received are time apportioned and some of the receipts relate to 2023 year.

Sunday collections increased from £4,834 to £7,251 reflecting the opening up of the Church post Covid restrictions. Standing Orders and Gift Aid increased to £20,013 from £15,415. Legacies and donations, which include Parish Giving, increased to £46,241 from £31,702.

Expenditure for the work and ministry of the church was £423,818 compared to £211,581 in 2021. A significant part of this was related to the YMIC project (increase of just over £90,000 excluding salaries) and building repairs (increase of some £50,000) maintaining the building in good working order (including insurance, utilities, fabric repair and cleaning). This figure also includes our contribution to the Diocesan Common Fund (Diocesan costs – including stipend and housing for the vicar and contribution towards training for future clergy, as well as considerable Diocesan support in terms of legal, financial HR and Safeguarding advice etc.) Our 'parish share' towards the Common Fund rose this year from £44,997 to £58,055.

Reserves Policy

It is the PCC policy to try to maintain a balance on unrestricted funds (if possible) which equates to at least three months of unrestricted payments, equivalent to £30,000 to cover emergency situations that may arise.

Investments Policy

A Music Fund was created in 2017 to enable the continuation of the excellent musical tradition of the church. The Fund valuation at 31 December 2022 was £70,330 a decrease of £9,336 during the year- the number of units in the Fund remained unchanged with the fall due solely to unit price reductions. This fund was created from the generous legacies of Marc Maitland's parents and Marzenna Swingler. Dividends received from this investment contribute towards the cost of maintaining the musical tradition.

Legacy Policy

The PCC agreed a Legacy Policy, and used these funds to enhance the building in 2022. A legacy is not to be used simply in order to remove the cost of a planned or inevitable expenditure, but may allow something already envisioned that is not realistically possible within the current or foreseeable budget. In times of particular stress the PCC may decide that legacy funds may be used for ongoing expenditure, but not to exceed 20% of the amount bequeathed.

Overall cash at bank totalled £154,136 compared with £106,404

the previous year. As part of the Building fundraising we received a £10,000 loan from the Diocese repayable over 5 years starting in September 2022. There were no other borrowings.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the vibrant and welcoming community that it is. In particular, we want to mention our churchwardens Trevor Dawson (also Director of Music) and Nigel Heeler; David Wilde who ensured the fabric of the church is kept in good order; Gordon Tait who oversees the finances and Revd Anne who works in a self-supporting capacity to serve the church (and support of Revd Lesley during her tenure); and the many volunteers involved in all the different aspects of the life and ministry of this church. Ruth Finnis heads up the work in the Homeless Project, assisted by many others week by week.

Membership, Structure and Governance

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the incumbent (our Vicar), Associate Priest, churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions of all matters of general concern and importance to the parish, including deciding how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC. The full PCC met seven times during 2022. Attendance was good.

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the council. The Standing Committee at St Andrew's consists of the Vicar, the Associate Priest, the Church Wardens, the Treasurer and the PCC Secretary. The Standing Committee met seven times during 2022 and were particularly key during the interregnum.

Finance Committee

The Parish Administrator (Penny McCarthy) and Treasurer (Gordon Tait) meet routinely to review financial matters for the Church business. In addition there are routine meetings to review YMIC finances with the YMIC project administrator (Millie Kirkland) and Treasurer (Gordon Tait). There is a financial review every quarter with the Churches Standing committee and an update every PCC meeting. The YMIC finances are reviewed in the YMIC management meetings.

Safeguarding

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

Administrative Information

St Andrew's Church is situated on Greyhound Road in the London Borough of Hammersmith and Fulham. It is part of the Kensington Episcopal Area in the Diocese of London within the Church of England. The correspondence address is St Andrew's Church, Greyhound Road, London, W14 9SA. The PCC is a corporate body established by the Church of England, operating under the Parochial Church Council Powers Measure and is a Registered Charity Number 1134166. PCC members are trustees of the charity.

Members of the PCC are either ex-officio or elected by APCM in accordance with the Church Representation Rules. PCC members who have served at any time from 1st January 2022 until the date this report was approved are:

Ex Officio Members

Incumbent:	Reverend Lesley Bilinda (Chairperson) (retired May 2022)
Associate Priest:	Reverend Anne Cowley
Churchwarden:	Trevor Dawson (Vice-Chairperson) (re-elected 29th May 2022)
Churchwarden:	Nigel Heeler (re-elected 29th May 2022)
Anthony Scott Noble	(Representative on Deanery Synod, re-elected 25th October 2020)
Jacob Holme	(Representative on Deanery Synod elected 25th October 2020)
Anne Heeler	(Representative on Deanery Synod, elected 29th May 2022 to fill the vacancy created by the death of Christoph von Luttitz)

Elected Members

Jody Lucatello	(Secretary)
David Wilde	(Fabric Officer)
Verna Ridge	(re-elected May 2022, Safeguarding Officer to May 2022)
Dionne McLean	(completed term May 2022)
Joan Fitt	
Pam Taylor	
Mary Marsh	(resigned July 2022)
Verity Sherwin-Paul	(re-elected May 2022)
Alice Ballah-Conteh	
Xavier Gerardin	
Andrea Brown	
Katrin Mayfield	(elected May 2022) (Church Safeguarding Administration Officer)

Observers

Gordon Tait (Treasurer)

Penny McCarthy (Parish Administrator, ER Officer, GPDR Officer)

Safeguarding

St Andrew's Church adheres to a safeguarding policy which complies with the Diocese of London guidance.

Safeguarding Officer

Verna Ridge (until May 2022)

Peter Fuller (from May 2022)

Accounts were approved by the PCC on ...23rd.....April 2023 and signed on their behalf by .....T. Dawson.....

Vice-Chair PCC

T Dawson - Trustee and Vice-Chairperson of the PCC

TRUSTEES' RESPONSIBILITY STATEMENT

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales and the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

REFERENCE AND ADMINISTRATIVE DETAILS

Banker
HSBC Plc
593-599 Fulham Road
London
SW6 5UA

Independent examiner
Gareth Owen Hughes BSc ACA
Institute of Chartered Accountants in England and Wales
Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

Approved by order of the board of trustees on 23rd April 2023. and signed on its behalf by:

T. Dawson

Vice-chair PCC

T Dawson - Trustee and Vice-Chairperson of the PCC

Independent Examiner's Report to the Trustees of
St Andrew's Church PCC

Independent examiner's report to the trustees of St Andrew's Church PCC
I report to the charity trustees on my examination of the accounts of St Andrew's Church PCC (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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.

Gareth Owen Hughes BSc ACA
The Institute of Chartered Accountants in England and Wales

Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

Date: 1/5/23

St Andrew's Church PCC

Statement of Financial Activities
for the Year Ended 31 December 2022

	Notes	Unrestricted funds £	Restricted funds £	31.12.22 Total funds £	31.12.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Voluntary Income	2	78,471	-	78,471	54,733
Charitable activities	5				
Church activities		87,514	2,395	89,909	54,647
Activities for Generating Funds	3	115,026	141,799	256,825	91,523
Investment income	4	-	2,094	2,094	2,025
Other income		11,479	6,928	18,407	9,039
Total		292,490	153,216	445,706	211,967
EXPENDITURE ON					
Charitable activities	6				
Church activities		327,981	95,837	423,818	211,581
Net gains/(losses) on investments		(9,336)	-	(9,336)	9,877
NET INCOME/(EXPENDITURE)		(44,827)	57,379	12,552	10,263
Transfers between funds	16	15,116	(15,116)	-	-
Net movement in funds		(29,711)	42,263	12,552	10,263
RECONCILIATION OF FUNDS					
Total funds brought forward		128,670	73,156	201,826	191,563
TOTAL FUNDS CARRIED FORWARD		98,959	115,419	214,378	201,826

The notes form part of these financial statements

St Andrew's Church PCC

Balance Sheet
31 December 2022

	Notes	Unrestricted funds £	Restricted funds £	31.12.22 Total funds £	31.12.21 Total funds £
FIXED ASSETS					
Tangible assets	10	9,658	429	10,087	5,672
Investments	11	42,321	28,009	70,330	79,666
		51,979	28,438	80,417	85,338
CURRENT ASSETS					
Debtors	12	15,354	2,000	17,354	27,340
Cash at bank		58,652	95,484	154,136	106,404
		74,006	97,484	171,490	133,744
CREDITORS					
Amounts falling due within one year	13	(18,415)	(10,503)	(28,918)	(17,256)
NET CURRENT ASSETS		55,591	86,981	142,572	116,488
TOTAL ASSETS LESS CURRENT LIABILITIES		107,570	115,419	222,989	201,826
CREDITORS					
Amounts falling due after more than one year	14	(8,611)	-	(8,611)	-
NET ASSETS		98,959	115,419	214,378	201,826
FUNDS	16				
Unrestricted funds				98,959	128,670
Restricted funds				115,419	73,156
TOTAL FUNDS				214,378	201,826

The financial statements were approved by the Board of Trustees and authorised for issue on 23rd April 2023 and were signed on its behalf by:

T. Dawson

T Dawson - Trustee and Vice-Chairperson of the PCC

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 December 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Government grants relates to the Coronavirus Job Retention Scheme (CJRS) are recognised using the accrual model and the performance model. Under the accrual model, government grants relating to revenue are recognised on a systematic basis over the periods in which the company recognises the related costs for which the grant is intended to compensate. Grants that are receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the entity with no future related costs are recognised in income in the period in which it becomes receivable.

Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets and depreciation
Consecrated and beneficed property Is excluded from the accounts by 5.10(2)(a) of the Charities Act 2011. No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be Inalienable property. All expenditure Incurred during the year on consecrated land and buildings and movable church furnishings, whether maintenance or Improvement, Is written off as expenditure In the SOFA and separately disclosed.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided to write off the cost or valuation, less estimated residual values, of all fixed assets over their expected useful lives. It is calculated at the following rates:

Fixtures and fittings - 10% on cost

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

continued...

1. ACCOUNTING POLICIES - continued

Fixed asset investments
The fixes asset investments consist of shares in CBF Church of England Investment Fund. Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the mid market value.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Debtors
Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.
Amounts owed to the PCC at the year end in respect of fees, gift aid recoverable or other income are shown as debtors, less provision for amounts that may prove uncollectible.

Cash at Bank and in hand
Cash at bank and in hand includes cash and short term highly liquid Investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Liabilities and provisions
Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

Financial instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Pension scheme
The charity operates a defined contribution scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

2. VOLUNTARY INCOME

	31.12.22	31.12.21
	£	£
Sunday collections	7,251	4,834
Standing order donations	8,206	10,617
Gift aid recoverable	11,807	4,798
Legacies and donations	46,241	31,702
Other income	4,966	2,782
	78,471	54,733

3. ACTIVITIES FOR GENERATING FUNDS

	31.12.22	31.12.21
	£	£
YMIC	141,799	7,918
Regular weekly activities	4,240	1,125
Fairs & Occasional activities	270	856
Mobile Phone Mast	31,360	24,182
Hall hires	39,921	21,577
Rent "Into University"	39,235	35,865
	256,825	91,523

4. INVESTMENT INCOME

	31.12.22	31.12.21
	£	£
CBF Investment - Music Fund	2,094	2,025

5. INCOME FROM CHURCH ACTIVITIES

	Activity	31.12.22	31.12.21
		£	£
Wedding, Banns, Funeral fees	Church activities	3,538	2,178
W14 Youth Club	Church activities	42,260	16,188
Grants received	Church activities	44,111	34,346
Health & Wellbeing	Church activities	-	1,935
		89,909	54,647

Grants received, included in the above, are as follows:

	31.12.22	31.12.21
	£	£
Grants - other	41,716	23,503
Grants - charitable giving	-	565
Grants - homeless project	2,395	10,278
	44,111	34,346

continued...

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £
Church activities	423,818

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.12.22 £	31.12.21 £
Staff costs	69,032	45,536
Common Fund	58,055	44,997
Church management	2,274	1,328
Building repairs	100,430	50,553
Insurance	6,668	7,177
Direct cost of church activities	35,961	20,095
Homeless project costs	4,038	7,300
Occasional office fees	1,696	1,266
Charitable giving	-	566
Community projects	9,906	4,913
Health and wellbeing	-	2,752
Cleaning services	16,233	14,132
Music Fund	5,811	881
Depreciation fixtures&fittings	5,217	4,255
YMIC costs	91,785	1,334
Consultancy fee - architects	9,030	-
Hall Hire Deposit - refunds	1,900	-
Church hospitality	388	-
Other miscellaneous costs	931	-
Finance charges	211	20
Bookkeeping services	2,482	1,976
Independent examination fee	1,770	2,500
	423,818	211,581

Governance Costs

	31.12.22 £	31.12.21 £
Independent examination fee	1,770	2,500
Bookkeeping services	2,482	1,976
	4,252	4,476

continued...

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

9. STAFF COSTS

	31.12.22	31.12.21
	£	£
Wages and salaries	67,648	38,690
Social security costs	-	4,797
Other pension costs	1,384	2,049
	69,032	45,536

The average monthly number of employees during the year was as follows:

	31.12.22	31.12.21
Staff - church activities	4	3

No employees received emoluments in excess of £60,000.

10. TANGIBLE FIXED ASSETS

	Fixtures and fittings
	£
COST	
At 1 January 2022	42,534
Additions	9,632
At 31 December 2022	52,166
DEPRECIATION	
At 1 January 2022	36,862
Charge for year	5,217
At 31 December 2022	42,079
NET BOOK VALUE	
At 31 December 2022	10,087
At 31 December 2021	5,672

continued...

11. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2022	79,666
Revaluations	(9,336)
At 31 December 2022	70,330
NET BOOK VALUE	
At 31 December 2022	70,330
At 31 December 2021	79,666

Holdings at 31 December 2022: 3,406.48 shares in CBF Church of England Investment Fund with a market value of £70,330.

There were no investment assets outside the UK.

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.22 £	31.12.21 £
Mobile Phone Mast	2,295	1,047
Other debtors	2,240	114
Gift aid receivable	3,482	3,326
Into University	2,816	497
YMIC	-	2,617
Heritage Grant	-	9,120
Listed Places of Worship Grant	6,446	7,535
Hall Hire	75	2,748
Funerals	-	336
	17,354	27,340

continued...

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.22	31.12.21
	£	£
Other loans (see note 15)	1,389	-
Trade creditors	1,159	3,695
PAYE and Pension liabilities	809	-
Deferred income	10,125	10,125
Accrued expenses	15,436	3,436
	28,918	17,256

14. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.12.22	31.12.21
	£	£
Other loans (see note 15)	8,611	-

15. LOANS

An analysis of the maturity of loans is given below:

	31.12.22	31.12.21
	£	£
Amounts falling due within one year on demand:		
Other loans	1,389	-
Amounts falling between one and two years:		
Other loans - 1-2 years	8,611	-

16. MOVEMENT IN FUNDS

	At 1.1.22	Net movement in funds	Transfers between funds	At 31.12.22
	£	£	£	£
Unrestricted funds				
General fund	128,670	(44,827)	15,116	98,959
Restricted funds				
Restricted fund	73,156	57,379	(15,116)	115,419
TOTAL FUNDS	201,826	12,552	-	214,378

continued...

16. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	292,490	(327,981)	(9,336)	(44,827)
Restricted funds				
Restricted fund	153,216	(95,837)	-	57,379
TOTAL FUNDS	445,706	(423,818)	(9,336)	12,552

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
Unrestricted funds				
General fund	95,801	(45,258)	78,127	128,670
Restricted funds				
Restricted fund	95,762	55,521	(78,127)	73,156
TOTAL FUNDS	191,563	10,263	-	201,826

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	144,980	(200,115)	9,877	(45,258)
Restricted funds				
Restricted fund	66,987	(11,466)	-	55,521
TOTAL FUNDS	211,967	(211,581)	9,877	10,263

continued...

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
Unrestricted funds				
General fund	95,801	(90,085)	93,243	98,959
Restricted funds				
Restricted fund	95,762	112,900	(93,243)	115,419
TOTAL FUNDS	191,563	22,815	-	214,378

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	437,470	(528,096)	541	(90,085)
Restricted funds				
Restricted fund	220,203	(107,303)	-	112,900
TOTAL FUNDS	657,673	(635,399)	541	22,815

17. RELATED PARTY DISCLOSURES

Total donations made to the church by related parties (PCC members) during the year ended 31 December 2022 amounted to £16,016 (2021: £14,229) .

St Andrew's Church PCC

Detailed Statement of Financial Activities
for the Year Ended 31 December 2022

	31.12.22 £	31.12.21 £
INCOME AND ENDOWMENTS		
Voluntary Income		
Sunday collections	7,251	4,834
Standing order donations	8,206	10,617
Gift aid recoverable	11,807	4,798
Legacies and donations	46,241	31,702
Other income	4,966	2,782
	78,471	54,733
Activities for Generating Funds		
YMIC	141,799	7,918
Regular weekly activities	4,240	1,125
Fairs & Occasional activities	270	856
Mobile Phone Mast	31,360	24,182
Hall hires	39,921	21,577
Rent "Into University"	39,235	35,865
	256,825	91,523
Investment income		
CBF Investment - Music Fund	2,094	2,025
Charitable activities		
Wedding, Banns, Funeral fees	3,538	2,178
W14 Youth Club	42,260	16,188
Grants received	44,111	34,346
Health & Wellbeing	-	1,935
	89,909	54,647
Other income		
CJRS	-	9,039
DCMS Scheme	17,971	-
Church Youth & Children	436	-
	18,407	9,039
Total incoming resources	445,706	211,967
EXPENDITURE		
Charitable activities		
Wages	67,648	38,690
Carried forward	67,648	38,690

Detailed Statement of Financial Activities
for the Year Ended 31 December 2022

	31.12.22 £	31.12.21 £
Charitable activities		
Brought forward	67,648	38,690
Social security	-	4,797
Pensions	1,384	2,049
Common Fund	58,055	44,997
Church management	2,274	1,328
Building repairs	100,430	50,553
Insurance	6,668	7,177
Direct cost of church activities	35,961	20,095
Homeless project costs	4,038	7,300
Occasional office fees	1,696	1,266
Charitable giving	-	566
Community projects	9,906	4,913
Health and wellbeing	-	2,752
Cleaning services	16,233	14,132
Music Fund	5,811	881
Depreciation fixtures&fittings	5,217	4,255
YMIC costs	91,785	1,334
Consultancy fee - architects	9,030	-
Hall Hire Deposit - refunds	1,900	-
Church hospitality	388	-
Other miscellaneous costs	931	-
Finance charges	211	20
Bookkeeping services	2,482	1,976
Independent examination fee	1,770	2,500
	423,818	211,581
Total resources expended	423,818	211,581
Net income before gains and losses	21,888	386
Gains/(losses) on fixed asset investments		
Gains/(losses) on fixed asset investments	(9,336)	9,877
Net income	12,552	10,263

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF FULHAM, ST ANDREW FU

England & Wales - Charity number 1134166

Accounts

REGISTERED CHARITY NUMBER: 1134166

Trustees' Report and

Unaudited Financial Statements

for the Year Ended 31 December 2021

for

St Andrew's Church PCC

Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

Contents of the Financial Statements
for the Year Ended 31 December 2021

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2021 Annual Report and Accounts for the Parochial Church Council

of St Andrew's Fulham Fields.

St Andrew's Church: Welcoming all; Deepening faith;

Serving our community

Aims and Purposes

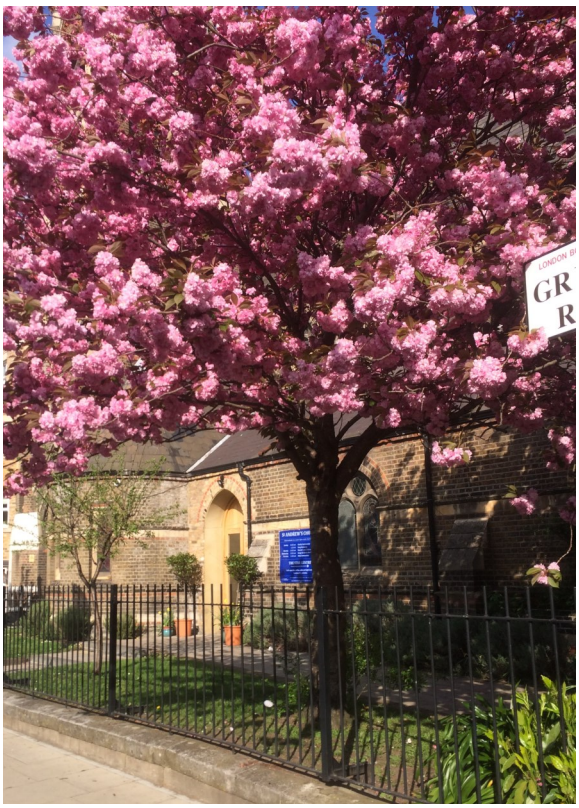
St Andrew's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, the Reverend Lesley Bilinda, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the church building.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Andrew's. Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish community through:

Welcoming all

As we welcome all it naturally has an outworking into the provision of pastoral and practical care for members of the congregation, and further beyond, people living in the parish. We cannot wish people well and not care about their emotional, physical and spiritual well being. We are whole beings. James 2: 14-17 describes such a separation as dead and of no use. It is both evangelistic and humanitarian.



Deepening faith

Worship and prayer, learning about the Gospel and developing our knowledge and trust in Jesus is a key function of the church. As the participation and involvement of the congregation grows and deepens, the outworking is of a faith that is personal and foundational. This growing commitment and depth is the aim of all we do at St Andrew's.

Serving our community

Mission and outreach work, including striving for social justice and caring for God's creation, are crucial components of our modelling of ourselves on the life of Jesus Christ. Our faith is broad and not narrow, encompassing and transformational. Jesus addressed societal injustice as well as spiritual need during his ministry - e.g. his inclusion of women, his care for the dispossessed and those on the margins. We seek to follow this path.

The PCC supports and encourages the different ways in which the church can serve the material and social needs of our diverse parish, including the homeless and vulnerable, older people, and parents and children.

To facilitate this work it is important that we properly maintain the fabric of the whole church.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. Charity law requires the PCC as trustees of the Church to prepare an annual report and financial statements for each financial year that give a true and fair view of the Church's financial activities during the year and of its financial position at the end of the year. The PCC is also required to ensure that these are subjected to an annual independent examination of audit and to present these to the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The attached accounts meet these requirements.

Review of the Year

St Andrew's continues to play a significant part in the local community, but how this happened during 2021 required great dexterity as we came out of, and returned into, varying degrees of restrictions and freedoms, and supported a community in this 'strange new normal'. Maybe the biggest development was the movement, begun during 2020, towards a more fluid congregation who met both in person and online. We continued to stream all our Sunday services and morning prayer, and we are aware of approximately 40 people from around the world who join us regularly, in addition to our 'in person' congregation in Fulham, and further associated members who (mainly) lived more locally but now join us from around the country – another approx. 20 people. The reach of St Andrew's is growing! We have been aware of how valuable this has been to people who could not, for whatever reason, join us in person, but valued being part of a praying, worshipping community. Jacob Holme's technical ability was key in developing and expanding our online presence. Compline on Zoom continued for most of the year with a small, but loyal following until we were able to resume Evening Prayer in the church in November. Morning Prayer has grown to regularly

having around 15-18 participants, where prayer requests are shared and greetings exchanged alongside the daily liturgy. The church worked hard at being as accessible and involved as was possible during periods of 'stay at home' guidance – including the opening of the church for private prayer. Though the need for weekly shopping had largely disappeared, requests for support were responded to whenever possible and Revd Lesley and Revd Anne endeavoured to maintain contact with as many as possible.

Easter in 2021 was planned in the knowledge that Lent would mainly be conducted at home. The Ash Wednesday service was held online, with the congregation invited to collect small pots of ash from the church so they could apply the ash within family groups. Lent groups focussed on the call to care for creation and used some excellent material from Ruth Valerio's book 'Say Yes to Life'. The Sundays followed the days of creation with a selection of guest speakers, and midweek zoom meetings allowed the topics to be explored further. There was an option of a 'retreat in a box' – including music, readings, reflections, art etc – for those who wanted to develop their Christian walk in that way. Activity packs for children and young people were distributed and help-yourself 'grow at home' sunflower packs for the whole community (later planted out along the railings on a community planting day) before eventually the church re-opened for public worship on Easter Sunday – a truly joyful occasion. After the success of the Lent group we followed another mini series later in the summer, exploring the book of Ruth. Again we used additional preachers and invited people to meet midweek to discuss the themes.

A highlight of the year was the Confirmation Service held in November with Bishop Graham. We had 11 candidates, split between 8 young people, who were prepared by Jacob and Julia, and 3 adults who were prepared by Revd Lesley and Revd Anne. The full list was: Arthur James, Ava Beeson Uddin, Barnaby Wood, Beatrix Jordaan, Carmeleta McCann, Daniel van Kervel, Felix

Wood, Jahsiah Bishop, Lucien Wood, Shakeera Wilson and Valentino Lucatello. It is a real encouragement to see this growth in the church.

The Homeless Project, continued to serve its clients with a takeaway service, also offering a small foodbank which has become increasingly relied upon as every day finances tighten up. We are immensely grateful to John Pugsley who was wonderful at building relationships with local food suppliers which translated into an abundance of their surplus food made available to those in need. His weekly delicious cakes became a hot topic across the homeless community! HG Walters continued to support us extremely generously by providing all the meat required to feed around 50 guests each week. Additional supplies come from several local Waitrose shops through FareShare and from City Harvest, and grants have come from Waitrose, from United in Hammersmith & Fulham, and from Small Tap Big Change. The families of Fulham Prep School across the road have once again been extremely generous in providing vast quantities of groceries at harvest, and toiletries etc at Christmas. The pandemic has enabled us to build closer relationships with our guests, supporting them where possible (eg to get their vaccinations) and signpost them to other agencies who can offer specialised support. Thanks also go to Ruth Finnis who supervised operations in the kitchen and coordinated volunteers so that everything ran smoothly. We are so grateful to both John and Ruth and all the many volunteers who give up their time so willingly to enable this outreach to happen.

Furlough was in place for much of the year and, with no hall bookings possible, Penny's hours were therefore reduced. We worked on the noticesheet format and moved to using mailchimp and developing our communication more widely. The Standing Committee and PCC met regularly on zoom and oversaw the many changes to worship and access. The PCC also undertook to work systematically through the many policies that needed review, so these are now predominantly updated. Many new risk assessments were also necessary as activities restarted.

Trevor Dawson was able to restart Choral Evensong in May with a reduced choir and no robing or procession, but sadly the choir tour to Salisbury, was cancelled due to Covid. We are extremely grateful to Trevor for the way he masterminds the musical output – even under such difficult circumstances – and to all those who enhance worship through their singing, both on Sunday mornings and for Choral Evensong. Children's Church also resumed in May with a new and enthusiastic team, meeting on the third Sunday of the month in addition to the All Age service on the first Sunday of the month – gathering in person again. Thanks go especially to Lisa and Verna for spearheading the work with children. The particular difficulties of not spreading the virus with toddlers meant that the Tea and Tots group was re-imagined as a 'picnic blanket group' for pre-mobile babies – until a full re-opening was possible in July. Open Age activities for the over 50s (Zumba and singing) resumed in September and it was good to see the church opening up again and welcoming in the participants. Despite some creative adapting to outside or online gatherings, sadly the Eat Well project finally had to close after six very fruitful years, largely due to funding insecurities. Pippa Knapp and Sarah Green had done a fantastic job on drawing in and engaging the community over the years and introducing healthy eating habits.

Meanwhile the year was very productive for our youth worker Jacob. He worked extensively with the young people during the various lockdowns and they built up a strong group identity. Seven attended the Kensington Youth Day Away in May. He also encouraged them to get involved in causes they were passionate about, and this resulted in a successful bid to the Diocese Spark Fund for action on creation issues with a view to planting trees in the neighbourhood and tackling discrimination. The project 'Equalitree' is still ongoing. They presented their ideas to the whole church during the All Age service in June. Well done to the team, particularly Sofia Lucatello, Isabeau Jordaan and Audrey Phibbs

Jacob himself also completed his degree studies at St Melitus and graduated with a BA in Theology and Youth Ministry. This meant his placement with St Andrew's came to an end, but we were delighted then to employ him in a role which combined our own youth work and developing an exciting new project: 'Youth Ministry in

Communion' (YMIC). Some initial funding for this was achieved from the Bishop of London Mission Fund and Jacob successfully drew together nine churches of a similar sacramental tradition to work on producing high quality youth work across the deaneries of Hammersmith and Fulham, Kensington and Chelsea. The launch event was held in July with 62 young people gathering for a summer BBQ with sumo wrestling, inflatables and other activities. Individually, the partner churches are unable to offer anything on this scale, or have the critical mass to attract young people, but there is a real vision for what can be achieved by working together. Jacob has made a real difference and there is ongoing work to secure funding for the next three years. Jacob has also continued to be a great asset in the IT and social media side of our ministry.

A new addition to the team was Julia Agnello, who joined us in September for the final year of her participation in the Diocesan Apprenticeship Scheme. She is particularly working with young people and children and has been a huge asset in Children's Church, the youth group, the W14 club and the Tea & Tots group. She and her daughter, Olivia, have very rapidly become key members of our community.

The youth group on the West Kensington and Gibbs Green Estates had been shut for many months through lockdown, and as it returned the youth leader, Jordana Smith, announced that she was moving to another post. This meant a recruitment process that resulted in the appointment of Banny N'Gola in November. He was able to re-open the Club just before Christmas. During lockdown Fulham Boys' School had moved out of the building (where the club met) but it was taken over by Lowe Guardians while decisions on the future use of the space are made and the Club was able to use it once more without cost. The young people enjoy a mix of outdoor sport, craft, games, pool, snacks and other engagement in the hall. Banny and the team are gradually building this up again.

The building, as always, continued to keep David Wilde extremely busy and we are very grateful for his expertise and commitment. The state of the lighting in the church has long been a cause for concern as very few of the lights remained operational and the PCC took the decision to allocate the remainder of the accumulated legacy money to this as a project. (They had earlier used the funds to improve the lighting on the

footpath behind the church and install new CCTV cameras for the security of both the church and the public.) Unfortunately the cost of the lighting scheme was significantly greater than the funds held, but a very successful fundraising campaign was carried out and the necessary amount raised. Thanks to all who contributed. The work was carried out in October and the result is both beautiful (showing the building at its best) and environmentally friendly. The church can also be hired out as a stunning venue for concerts with the confidence that the lighting is secure.

One of the challenges of this past year was another significant piece of unexpected building work, namely essential repairs to the masonry which had fallen on the north-east corner pre lockdown. The damage was adjacent to the East Window, which has been the subject of various proposals over recent years, with plans to open it up and make necessary repairs to that also. Unfortunately the scale of the work to repair the stonework has meant that the East Window repair has had to be put on hold so the essential masonry repairs could be prioritised. Progress on this has now been possible and some grant funding achieved. Less major was a leak behind the tiles in the shower used by the Homeless Project, but a refit was completed and normal service resumed!

Creation Care became a major focus of the church after the Lent series and a small group was formed to spearhead the church's thinking and push for changes that could be made. Thanks to Nigel Heeler for coordinating this. The congregation were encouraged to go 'plastic free' in July and they welcomed a speaker from A Rocha (a Christian conservation charity) in September to develop our awareness. The group has been working through material from A Rocha aiming for the 'eco church' awards – bronze, silver, and ultimately hopefully, gold.

There were some personal markers in the year. Revd Lesley was delighted to be invited to conduct the wedding of Verity and David Sherwin-Paul – both active members of our congregation and Sunday morning choir. Sadly we also lost members with the death of Pearce Kelly, June Taylor and PCC member Christoph von Luttitz and the moving away of former treasurer David Parrish. The engagement with the wider community through funeral ministry was very evident during our All Souls' Choral Evensong when many families came to remember loved ones. Just over a week later we were joined by 10th Fulham (St Andrew's) Scout Troup for our Remembrance Day service.

A very happy occasion was the resumption of our Great Get Together summer fair. Despite a poor weather forecast, the rain stayed off, there was a great turnout from the surrounding community, and it was very much enjoyed – a very welcome

return to more normal activities. Huge thanks go to Peter and Sandra Fuller and the rest of the team who worked hard to make it such a success. In fact the church was looking particularly cheerful all summer with the presence of the numerous sunflowers grown at home and then planted along the railings.

The church really rallied around in October when we were invited to support an Afghan family, refugees who were moving into the area. They arrived with nothing and though housed by LBHF Council, they were missing many items that would make a difference. With enormous generosity the church family provided curtains, a pressure cooker, microwave, laptop, soft furnishings, regular English lessons and much, much more. Revd Anne co-ordinated the response and John Pugsley was particularly involved in befriending the family and ensuring that they felt supported, but it was a real community response.

Christmas saw the cases of Covid rising again, and sadly the Carol service was necessarily smaller, and the children's nativity had to be cancelled – as had our ceilidh for St Andrew's day. Despite the joy of Christ's coming, it was dispiriting to see the need for caution return. However the year ended with a thoughtful service on New Year's eve to mark the end of the year and the opportunity to commit ourselves again to Christ's service in 2022.

Gordon Tait has again steered the church through the financial uncertainties, ably assisted by Penny McCarthy in the office, Chris Hunt and the other members of the Finance Team. Following the significant reduction in income due to the pandemic, the church had been prudent in its offer to the Diocese towards the Common Fund, but we were very pleased to increase that by £5K as we finished the year in a slightly better place than anticipated.

As well as her parish responsibilities, Revd Lesley continued throughout 2021 as Diocesan Advisor for Women's Ministry and sat on the Kensington Area Leadership Team. She is assisted by Revd Anne, who gives extremely generously of her time and skills as a 'self-supporting minister', and by our dedicated and highly competent Parish Administrator, Penny McCarthy. Our Church Wardens, Trevor Dawson and Nigel Heeler have continued to served cheerfully and tirelessly, providing faithful support to the clergy and congregation.

Over this past year we have seen more than ever how team work is of the essence, and we are

extremely fortunate at St Andrew's to have a well-functioning and committed team – including our Church Council and all those who volunteer in a huge variety of ways. Visitors often comment on the breadth of engagement with the community, and this is only possible thanks to hard-working and committed teams of volunteers.

Church Attendance

At the time of writing, there were 129 parishioners on the Church Electoral Roll, 58 of whom were resident within the parish and 71 are not resident within the parish. The usual Sunday attendance in 2021 was harder to establish as congregations were both in person and online at various stages. Typically when in the building, the congregation is about 50 adults, but there are more who join us online – or catch up later in the day. Only a few Choral Evensongs were able to happen, and then with reduced numbers in the choir, but highlights were, as ever, the All Souls Service and Christmas Carols.

Financial Review

Total income for the year was £211,967 compared to £206,061 in the previous year. The results for the year show a surplus of £10,263. The grants received are time apportioned and some of the receipts relate to 2022 year.

Sunday collections decreased from £4,987 to £4,835 reflecting the continuation of periods when the Church was closed or attendance limited. Standing Orders and Gift Aid fell from £17,020 to £15,415 reflecting some movements to Parish Giving. Legacies and donations, which include Parish Giving, increased from £27,454 to £31,702.

Expenditure for the work and ministry of the church was £207,105 compared to £212,610 in 2020. A significant part of this went towards maintaining the building in good working order (including insurance, utilities, fabric repair, cleaning and the minor repair projects such as the church lighting, CCTV and external lighting). This figure also includes our contribution to the Diocesan Common Fund (diocesan costs – including stipend and housing for the vicar and contribution towards training for future clergy, as well as considerable Diocesan support in terms of legal, financial HR and Safeguarding advice etc.) Our 'parish share' towards the Common Fund decreased this year from £73,109 to £44,997

Reserves Policy

It is the PCC policy to try to maintain a balance on unrestricted funds (if possible) which equates to at least three months of unrestricted payments, equivalent to £30,000 to cover emergency situations that may arise.

Investments Policy

A Music Fund was created in 2017 to enable the continuation of the St

Andrew's Church PCC excellent musical tradition of the church. The Fund valuation at Dec 30 2021 was £79,666 a further growth of £9,877 during the year. This fund was created from the generous legacies of Marc Maitland's parents and Marzenna Swingler. Dividends received from this investment contribute towards the cost of maintaining the musical tradition.

Legacy Policy

The PCC agreed a Legacy Policy, and prepared to use these funds to enhance the building in 2021. A legacy is not to be used simply in order to remove the cost of a planned or inevitable expenditure, but may allow something already envisioned that is not realistically possible within the current or foreseeable budget. In times of particular stress the PCC may decide that legacy funds may be used for ongoing expenditure, but not to exceed 20% of the amount bequeathed.

Overall cash at bank totalled £106,404 compared with £102,032 the previous year. There were no borrowings.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the vibrant and welcoming community that it is. In particular, we want to mention our churchwardens Trevor Dawson (also Director of Music) and Nigel Heeler; David Wilde who ensures the fabric of the church is kept in good order; Gordon Tait who oversees the finances; Revd Anne whose pastoral care, wisdom and creativity in a self-supporting capacity are a tremendous asset to the church and support to Revd Lesley; Jody Lucatello who serves as PCC Secretary and the many volunteers involved in all the different aspects of the life and ministry of this church.

Membership, Structure and Governance

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the incumbent (our Vicar), Associate Priest, churchwardens, Deanery Synod representatives and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions of all matters of general concern and

importance to the parish, including deciding how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC. The full PCC met six times during 2021 using zoom. Attendance was good.

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the council. The Standing Committee at St Andrew's consists of the Vicar, the Associate Priest, the Church Wardens, the Treasurer and the PCC Secretary. The Standing Committee met seven times during 2021 and were again crucial during the unusual circumstances.

Finance Committee

The Finance Committee also meets prior to the PCC to prepare and discuss the financial report for the upcoming PCC meeting, and any other financial issues relating to the church. It consists of the Vicar, the Associate Priest, the Treasurer, one church member and the Church Administrator. It met twice during 2021 and has provided detailed and thorough leadership in all matters financial during this extremely challenging time.

Administrative Information

St Andrew's Church is situated on Greyhound Road in the London Borough of Hammersmith and Fulham. It is part of the Kensington Episcopal Area in the Diocese of London within the Church of England. The correspondence address is St Andrew's Church, Greyhound Road, London, W14 9SA. The PCC is a corporate body established by the Church of England, operating under the Parochial Church Council Powers Measure and is a Registered Charity Number 1134166. PCC members are trustees of the charity.

Members of the PCC are either ex-officio or elected by APCM in accordance with the Church Representation Rules. PCC members who have served at any time from 1st January 2021 until the date this report was approved are:

Ex Officio Members

Incumbent:	Reverend Lesley Bilinda (Chairperson)
Associate Priest:	Reverend Anne Cowley
Churchwarden:	Trevor Dawson (Vice-Chairperson) (re-elected 23rd May 2021)
Churchwarden:	Nigel Heeler (re-elected 23rd May 2021)

Anthony Scott Noble	(Representative on Deanery Synod, re-elected 25th October 2020)
Christoph von Luttitz	(Representative on Deanery Synod, re-elected 25th October 2020, since died in service)
Jacob Holme	(Representative on Deanery Synod, elected 25th October 2020)

Elected Members

Jody Lucatello	(Secretary)
David Wilde	(Fabric Officer)
Verna Ridge	(Safeguarding Officer)
Dionne McLean	
Joan Fitt	
Chris Hunt	(until 23rd May 2021)
Pam Taylor	(re-elected 23rd May 2021)
Mary Marsh	(re-elected 23rd May 2021)
Barbara Utting	(until 23rd May 2021)
Verity Sherwin-Paul	
Alice Ballah-Conteh	
Xavier Gerardin	(elected 23rd May 2021)
Andrea Brown	(elected 23rd May 2021)

Observers

Gordon Tait	(Treasurer)
Penny McCarthy	(Parish Administrator, ER Officer, GPDR Officer)

Safeguarding

St Andrew's Church adheres to a safeguarding policy which complies with the Diocese of London guidance.

Accounts were approved by the PCC on 18th May 2022

and signed on their behalf by the Reverend Lesley Bilinda

TRUSTEES' RESPONSIBILITY STATEMENT

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales and the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

REFERENCE AND ADMINISTRATIVE DETAILS

Banker
HSBC Plc
593-599 Fulham Road
London
SW6 5UA

Independent examiner
Gareth Owen Hughes BSc ACA
Institute of Chartered Accountants in England and Wales
Garside & Co Limited
Suite 631 The Linen Hall
162-168 Regent Street
London
W1B 5TG

Approved by order of the board of trustees on ..... and signed on its behalf by:

Revd L Bilinda - Trustee

Independent Examiner's Report to the Trustees of
St Andrew's Church PCC

Independent examiner's report to the trustees of St Andrew's Church PCC
I report to the charity trustees on my examination of the accounts of St Andrew's Church PCC (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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.

Gareth Owen Hughes BSc ACA
Institute of Chartered Accountants in England
and Wales
Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

Date: .....

Statement of Financial Activities for the Year Ended 31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	31.12.21 Total funds £	31.12.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Voluntary Income	2	44,968	9,766	54,734	50,071
Charitable activities	5				
Church activities		7,368	47,279	54,647	59,619
Activities for Generating Funds	3	83,605	7,918	91,523	84,633
Investment income	4	-	2,024	2,024	1,955
Other income		9,039	-	9,039	9,783
Total		144,980	66,987	211,967	206,061
EXPENDITURE ON					
Charitable activities	6				
Church activities		195,639	11,466	207,105	212,610
Governance costs		4,476	-	4,476	4,476
Total		200,115	11,466	211,581	217,086
Net gains on investments		9,877	-	9,877	4,490
NET INCOME/(EXPENDITURE)		(45,258)	55,521	10,263	(6,535)
Transfers between funds	15	78,127	(78,127)	-	-
Net movement in funds		32,869	(22,606)	10,263	(6,535)
RECONCILIATION OF FUNDS					
Total funds brought forward		95,801	95,762	191,563	198,098
TOTAL FUNDS CARRIED FORWARD		128,670	73,156	201,826	191,563

The notes form part of these financial statements

Balance Sheet
31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	31.12.21 Total funds £	31.12.20 Total funds £
FIXED ASSETS					
Tangible assets	11	5,672	-	5,672	9,927
Investments	12	51,657	28,009	79,666	69,789
		57,329	28,009	85,338	79,716
CURRENT ASSETS					
Debtors	13	27,340	-	27,340	19,307
Cash at bank		58,992	47,412	106,404	102,032
		86,332	47,412	133,744	121,339
CREDITORS					
Amounts falling due within one year	14	(14,991)	(2,265)	(17,256)	(9,492)
NET CURRENT ASSETS		71,341	45,147	116,488	111,847
TOTAL ASSETS LESS CURRENT LIABILITIES		128,670	73,156	201,826	191,563
NET ASSETS		128,670	73,156	201,826	191,563
FUNDS	15				
Unrestricted funds				128,670	95,801
Restricted funds				73,156	95,762
TOTAL FUNDS				201,826	191,563

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....
L Bilinda - Trustee

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Government grants relates to the Coronavirus Job Retention Scheme (CJRS) are recognised using the accrual model and the performance model. Under the accrual model, government grants relating to revenue are recognised on a systematic basis over the periods in which the company recognises the related costs for which the grant is intended to compensate. Grants that are receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the entity with no future related costs are recognised in income in the period in which it becomes receivable.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets and depreciation
Consecrated and beneficed property Is excluded from the accounts by 5.10(2)(a) of the Charities Act 2011. No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be Inalienable property. All expenditure Incurred during the year on consecrated land and buildings and movable church furnishings, whether maintenance or Improvement, Is written off as expenditure In the SOFA and separately disclosed.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of those assets, less their estimated residual value, over their expected useful life.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension schemes
The church contributes to defined contribution pensions for two longer standing employees and also provided pension arrangements for auto-enrolment of staff via the Diocesan Scheme set up in compliance with current pension legislation. The assets of the schemes are held separately from those of the charity. The contributions payable are charged to the statement of financial activities.

continued...

1. ACCOUNTING POLICIES - continued

Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Debtors
Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at Bank and In hand
Cash at bank and in hand includes cash and short term highly liquid Investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result In the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Fixed asset investments
Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the mid market value. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Investment gains and losses
All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

Current assets
Amounts owed to the PCC at the year end in respect of fees, gift aid recoverable or other income are shown as debtors, less provision for amounts that may prove uncollectible.

Short term deposits include cash held on deposit in The CBF Church of England Investment Fund or at the bank.

Financial Instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

2. VOLUNTARY INCOME

	31.12.21	31.12.20
	£	£
Sunday collections	4,835	4,987
Standing order donations	10,617	10,117
Gift aid recoverable	4,798	6,903
Legacies and donations	31,702	27,454
Other income	2,782	610
	54,734	50,071

3. ACTIVITIES FOR GENERATING FUNDS

	31.12.21	31.12.20
	£	£
YMIC	7,918	-
Regular weekly activities	1,125	10,880
Fairs & Occasional activities	856	1,051
Mobile phone mast	24,182	24,112
Hall hires	21,577	11,196
Rent "Into University"	35,865	31,737
Window Project Income	-	5,657
	91,523	84,633

4. INVESTMENT INCOME

	31.12.21	31.12.20
	£	£
Music Fund	2,024	1,955

5. INCOME FROM CHURCH ACTIVITIES

	Activity	31.12.21	31.12.20
		£	£
Wedding, Banns, Funeral fees	Church activities	2,178	3,820
Cafe refreshment income	Church activities	-	284
W14 Youth Club	Church activities	16,188	32,004
Grants received	Church activities	34,346	15,864
Health & Wellbeing	Church activities	1,935	6,435
Church trips	Church activities	-	1,212
		54,647	59,619

Grants received, included in the above, are as follows:

	31.12.21	31.12.20
	£	£
Grants - other	23,503	2,400
Grants - charitable givings	565	155
Grants - homeless project	10,278	13,309
	34,346	15,864

continued...

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Church activities	207,105	-	207,105
Governance costs	-	4,476	4,476
	207,105	4,476	211,581

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.12.21	31.12.20
	£	£
Staff costs	45,536	59,648
Common Fund	44,997	73,109
Church Management	1,328	2,371
Minor building repairs	50,573	13,668
Insurance	7,177	7,435
Direct cost of church activities	20,095	18,201
Homeless project costs	7,300	5,075
Parish office expenses	1,266	2,270
Charitable giving	566	155
Community projects	4,913	1,397
Other Grants	-	2,400
Health and wellbeing	2,752	10,536
Cleaning Services	14,132	9,662
Music Fund	881	2,428
Depreciation on F&F	4,255	4,255
YMIC costs	1,334	-
	207,105	212,610

8. SUPPORT COSTS

	Governance costs
	£
Governance costs	4,476

	Governance costs
	£
Bookkeeping Services	1,976
Independent Examiner's fees	2,500
	4,476

continued...

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

10. STAFF COSTS

	31.12.21	31.12.20
	£	£
Wages and salaries	38,690	48,006
Social security costs	4,797	9,425
Other pension costs	2,049	2,217
	45,536	59,648

The average monthly number of employees during the year was as follows:

	31.12.21	31.12.20
Staff - church activities	3	3

No employees received emoluments in excess of £60,000.

11. TANGIBLE FIXED ASSETS

	Fixtures and fittings
	£
COST	
At 1 January 2021 and 31 December 2021	42,534
DEPRECIATION	
At 1 January 2021	32,607
Charge for year	4,255
At 31 December 2021	36,862
NET BOOK VALUE	
At 31 December 2021	5,672
At 31 December 2020	9,927

continued...

12. FIXED ASSET INVESTMENTS

Investment fixed assets

Movements in the year:	31.12.21
	£
Market Value at 1st January 2021	69,789
Purchase during the year at cost	-
Revaluation	9,877
Market Value at 31st December 2021	79,666

Holdings at 31 December 2021: 3,406.48 shares in The CBF Church of England Investment Fund - Market Value of £79,666.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21	31.12.20
	£	£
Mobile Phone Mast	1,047	1,174
EW/AW/Healthy Eating	-	2,572
Other consumable	114	110
Gift aid recoverable	3,326	2,515
Receivable from "Into University"	497	732
YMIC	2,617	-
Heritage Grant	9,120	-
W14 Youth & Community Project	-	9,500
Listed Places of Worship Grant	7,535	-
Hall Hire	2,748	2,003
Funerals	336	626
Homeless	-	75
	27,340	19,307

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21	31.12.20
	£	£
Trade creditors	3,695	6,056
Accruals and deferred income	10,125	-
Accrued expenses	3,436	3,436
	17,256	9,492

15. MOVEMENT IN FUNDS

	At 1.1.21	Net movement in funds	Transfers between funds	At 31.12.21
	£	£	£	£
Unrestricted funds				
General fund	95,801	(45,258)	78,127	128,670
Restricted funds				
Restricted fund	95,762	55,521	(78,127)	73,156
TOTAL FUNDS	191,563	10,263	-	201,826

continued...

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	144,980	(200,115)	9,877	(45,258)
Restricted funds				
Restricted fund	66,987	(11,466)	-	55,521
TOTAL FUNDS	211,967	(211,581)	9,877	10,263

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	Transfers between funds £	At 31.12.20 £
Unrestricted funds				
General fund	143,302	(46,951)	(550)	95,801
Restricted funds				
Restricted fund	54,796	40,416	550	95,762
TOTAL FUNDS	198,098	(6,535)	-	191,563

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	143,402	(194,843)	4,490	(46,951)
Restricted funds				
Restricted fund	62,659	(22,243)	-	40,416
TOTAL FUNDS	206,061	(217,086)	4,490	(6,535)

continued...

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
Unrestricted funds				
General fund	143,302	(92,209)	77,577	128,670
Restricted funds				
Restricted fund	54,796	95,937	(77,577)	73,156
TOTAL FUNDS	198,098	3,728	-	201,826

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	288,382	(394,958)	14,367	(92,209)
Restricted funds				
Restricted fund	129,646	(33,709)	-	95,937
TOTAL FUNDS	418,028	(428,667)	14,367	3,728

16. RELATED PARTY DISCLOSURES

Total donations made to the church by related parties (PCC members) during the year amounted to £14,229 (2020 - £13,576) .

Detailed Statement of Financial Activities
for the Year Ended 31 December 2021

	31.12.21 £	31.12.20 £
INCOME AND ENDOWMENTS		
Voluntary Income		
Sunday collections	4,835	4,987
Standing order donations	10,617	10,117
Gift aid recoverable	4,798	6,903
Legacies and donations	31,702	27,454
Other income	2,782	610
	54,734	50,071
Activities for Generating Funds		
YMIC	7,918	-
Regular weekly activities	1,125	10,880
Fairs & Occasional activities	856	1,051
Mobile phone mast	24,182	24,112
Hall hires	21,577	11,196
Rent "Into University"	35,865	31,737
Window Project Income	-	5,657
	91,523	84,633
Investment income		
Music Fund	2,024	1,955
Charitable activities		
Wedding, Banns, Funeral fees	2,178	3,820
Cafe refreshment income	-	284
W14 Youth Club	16,188	32,004
Grants received	34,346	15,864
Health & Wellbeing	1,935	6,435
Church trips	-	1,212
	54,647	59,619
Other income		
CJRS	9,039	9,783
Total incoming resources	211,967	206,061
EXPENDITURE		
Charitable activities		
Wages	38,690	48,006
Social security	4,797	9,425
Pensions	2,049	2,217
Common Fund	44,997	73,109
Church Management	1,328	2,371
Minor building repairs	50,573	13,668
Carried forward	142,434	148,796

Detailed Statement of Financial Activities
for the Year Ended 31 December 2021

	31.12.21 £	31.12.20 £
Charitable activities		
Brought forward	142,434	148,796
Insurance	7,177	7,435
Direct cost of church activities	20,095	18,201
Homeless project costs	7,300	5,075
Parish office expenses	1,266	2,270
Charitable giving	566	155
Community projects	4,913	1,397
Other Grants	-	2,400
Health and wellbeing	2,752	10,536
Cleaning Services	14,132	9,662
Music Fund	881	2,428
Depreciation on F&F	4,255	4,255
YMIC costs	1,334	-
	207,105	212,610
Support costs		
Governance costs		
Bookkeeping services	1,976	1,976
Independent examiner's fee	2,500	2,500
	4,476	4,476
Total resources expended	211,581	217,086
Net income/(expenditure) before gains and losses	386	(11,025)
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	9,877	4,490
Net income/(expenditure)	10,263	(6,535)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF FULHAM, ST ANDREW FU

England & Wales - Charity number 1134166

Accounts

REGISTERED CHARITY NUMBER: 1134166

Trustees' Report and

Unaudited Financial Statements

for the Year Ended 31 December 2020

for

St Andrew's Church PCC

Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

Contents of the Financial Statements
for the Year Ended 31 December 2020

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2020 Annual Report and Accounts for the Parochial Church Council of St Andrew's Fulham Fields.

St Andrew's Church: Welcoming all; Deepening faith; Serving our community

Aims and Purposes

St Andrew's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, the Reverend Lesley Bilinda, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the church building.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Andrew's. Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus;
- Provision of pastoral care for members of the congregation as well as people living in the parish;
- Mission and outreach work, including striving for social justice and caring for God's creation.

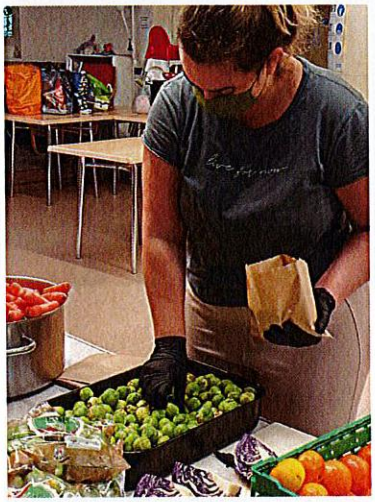
The PCC supports and encourages the different ways in which the church can serve the material and social needs of our diverse parish, including the homeless and vulnerable, older people, and parents and children.

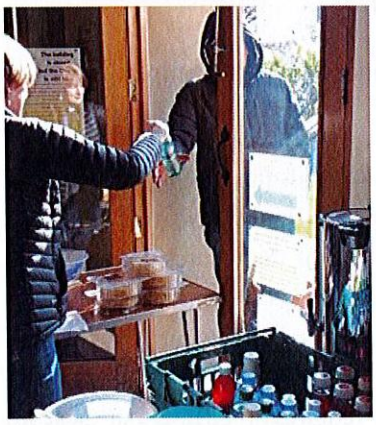
To facilitate this work it is important that we properly maintain the fabric of the whole church.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. Charity law requires the PCC as trustees of the Church to prepare an annual report and financial statements for each financial year that give a true and fair view of the Church's financial activities during the year and of its financial position at the end of the year. The PCC is also required to ensure that these are subjected to an annual independent examination of audit and to present these to the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The attached accounts meet these requirements.

Review of the Year

St Andrew's continues to play a significant part in the local community, and maybe more obviously during the year of lockdowns and pandemic. During the lockdowns of 2020 almost all our regular activities suddenly ceased, and the footfall through the building fell dramatically (from around 600 people per week) to just a handful of volunteers maintaining the provision for the homeless. During the first lockdown churches were allowed to be open for emergency care of the vulnerable only (which included our homeless project) with not even clergy being permitted to be in the building. Whilst this was devastating for the whole congregation, it nonetheless enabled a response of creativity and a wider reach for some, which is explained below.

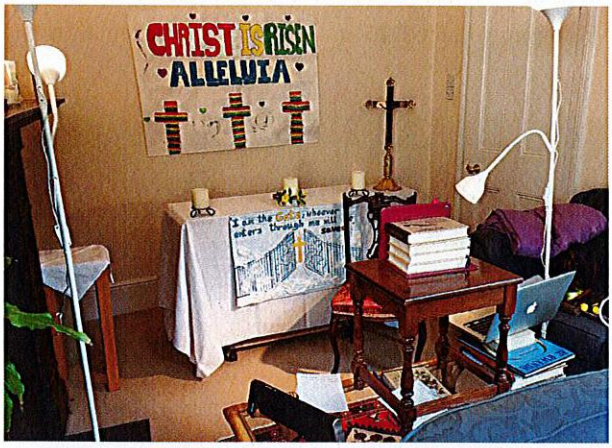




The homeless project immediately changed to a takeaway service, continuing to offer support to the most vulnerable when so many other sources of food, hygiene and shelter had vanished. The change in format enabled more tailored support to individuals and many more conversations facilitating the building of relationships with guests and opportunities to refer to specialist organisations. It has been a privilege to support guests throughout an extremely difficult time. From the beginning of lockdown we provided shower facilities, a hot take away meal, drinks, snacks and fruit, as well as offering a mini foodbank and the provision of new t shirts, underwear and toiletries, and where possible supermarket food vouchers.

As many other facilities for this group were shut during the lockdowns the guests were particularly appreciative of St Andrew's. The reach also increased as more people struggled to feed themselves adequately during the pandemic. This continues to be made possible by the fantastic team of volunteers, particularly Ruth Finnis and John Pugsley, and the provision of food by HG Walters, City Harvest, FairShare and Waitrose as well as grants from United in Hammersmith & Fulham, Waitrose and Small Tap Big Change. An addition to previous years was the provision of generous Christmas hampers to families in need on our local estates.

When lockdown seemed imminent in March 2020 we rapidly leafletted the entire parish, supported by our MP Andy Slaughter (who personally delivered to us several thousand leaflets printed in his office) and a new initiative was started to meet the needs of isolating or vulnerable local people with a team of volunteers who were available to collect prescriptions and shopping. A weekly supermarket delivery was coordinated to allow people to make more substantial orders and these were distributed weekly. Many people previously unconnected with St Andrew's either made use of the service or volunteered to help. Individuals were also linked with people who were feeling isolated, for conversation, and checks were made on the most vulnerable.



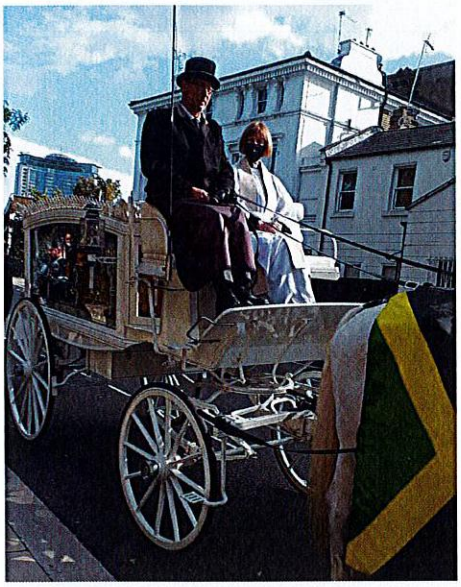
Sunday services moved online and, thanks to Jacob Holme's technical expertise, creativity and commitment, they became ever more proficient and professional. During the first lockdown not even clergy were allowed in the church, so both Revd Lesley and Revd Anne prepared altars within their homes and the Eucharist was livestreamed weekly from there.

Both were able to participate by celebrating, leading and preaching.

Gradually it became possible to include readers and intercessors, either live from their own homes or pre-recorded. Meanwhile the choir was enabled by Nic Moodie to record the hymns individually, which he mixed into one track to lead the worship.

This really made the services rich.

During the summer months we were able to return to church in person, but under strict Covid rules – so a new seating arrangement was devised to ensure social distancing, a team of stewards was recruited to welcome people, take contact details and sanitise the seating after use. All these adjustments were only possible because of the wholehearted participation of many volunteers – particularly in the field of music. The livestreaming meant that some former congregation members were able to re-connect despite having moved away, and the congregation became international, drawing in regular participants from around the UK and abroad (including Denmark, Argentina, the Philippines, Pakistan, Italy etc). Including those who worshipped later in the day, the reach increased and a sense of community was maintained and even developed through the online chat option. Some members of the congregation discovered new technical skills enabling them to participate, but for others this was a step too far, so Revd Lesley and Revd Anne endeavoured to deliver weekly newsletters door to door and follow up with the vulnerable by phone calls.



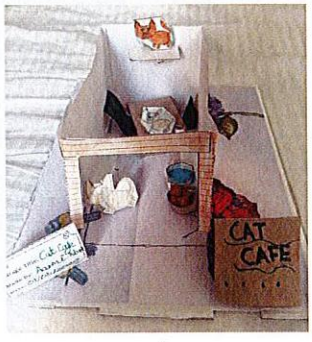
Another change was the move from a physical location to Facebook for Morning Prayer, and the introduction of Compline on Zoom to replace Evening Prayer. Both of these saw significantly increased participation with about a dozen joining daily in Morning Prayer live, and many more during the day, and about eight regulars at Compline. These formats will continue, as will the simultaneous live streaming of services to those unable to attend in person.

A further innovation was the inclusion of an occasional 'Introducing…' spot in the notices. Initially in person, but then included in the livestream. This proved very popular and the congregation enjoyed being introduced to a variety of congregation members.

Building matters have largely stalled in 2020 due to the pandemic and the urgent repairs to the masonry and progress on the Windows project have both been delayed, but repairs to the radiators were completed and smaller jobs of maintenance carried out by John Ramba alongside his new caretaking role. The building was given a deep clean for the start of the year and a new company (Oscar Cleaning Services) contracted for ongoing cleaning. In the autumn scaffolding was erected by the East Window and a small section of gold-coloured panelling removed to aid ongoing decision making. This work was financed by a grant from the Diocese. The scale of work needed on the East Window is not possible without significant grant funding, and work is being carried out on applying for funds, but so far without result. Repairs to the roof are still outstanding. The arm for the screen in church was replaced when it reached the end of its life.

Obviously during the year regular weekly activities were sadly forced to stop – including Songs and Stories, Tea and Tots, Open Age, the jewellery group and the community café. The Eat Well initiative adapted and continued online under the guidance and inspiration of Pippa Knapp and Sarah Green. They also held some successful 'plant share' events outside during the warmer months. W14 youth club also arranged online activities, including cooking by zoom, design projects and packs to help with mental health. Our youth workers Jordana Smith and Jacob Holme did some sterling work maintaining contact with the families – Jordana focussing on the W14 youth club (West Kensington & Gibbs Green Estates), and Jacob on the church young people. Both groups forged new identities as they met up for games online and discussions via Zoom.

Thanks must be given to our generous sponsors Dr Edward & Bishop King, London Community Fund and The Queens Club for their ongoing support of the W14 Youth Club enabling this work to continue. Jordana was partially furloughed through the year.



As preliminary to his work with the young people Jacob drafted a Youth Communications and Social Media Policy which was adopted by the PCC. He has enabled the group to become a living entity which meets regularly online.

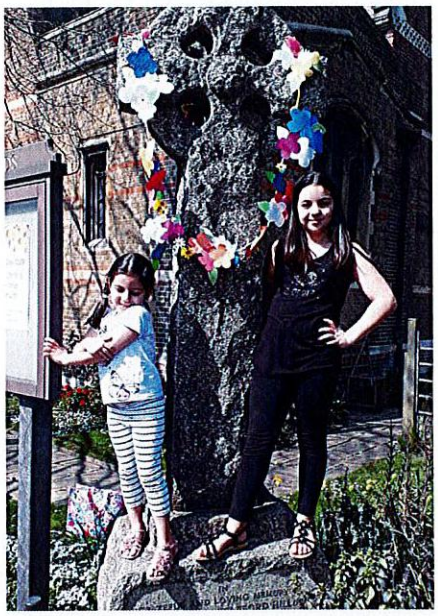
Work with children has mainly involved providing packs of activities and All Age services adapted for online delivery. Some shared practical projects were carried out including poppy wreaths on the gate for Remembrance Sunday and giant advent candles. The Safeguarding Policy was reviewed and adopted by the PCC in July.

In one last gasp before the first lockdown, the church was able to enjoy the traditional Burns Night ceilidh, which they held in conjunction with the 10th Fulham (St Andrew's) Scout Troup, who were celebrating their centenary. However there were then casualties - the choir's planned tour to Ely Cathedral and the Great Get Together summer fair. It is the hope that they can be resumed in the future once Covid measures allow.

On a more positive front, the total cessation of regular activities prompted a review of what was most valuable about the life of the church, and the PCC gave some thought to priorities going forward. Despite the restrictions, Revd Lesley had the great joy of marrying two couples closely connected to the congregation : Lisa and Sonny and Azadeh and Pouya.

The slowdown in some other areas has enabled a focus on projects that had been planned but not actioned. The website was overhauled with expertise and organisation from Francois Jordaan and Gordon Tait and the result is far more inviting and easier to navigate. Thanks go to both Francois and Gordon, and the team who assisted. Gordon also spearheaded the purchase of a card reader to enable donations during services when cash was no longer viable. The church has suffered significant loss of income with rental groups no longer meeting and no collection plate in services. Gordon has steered the church through the financial uncertainties, ably assisted by Penny McCarthy in the office, Chris Hunt and the other members of the Finance Team. The booking of space by Fulham School was welcomed when they returned to in-school teaching in the Autumn, providing much needed income and enhancing our relationship together. We are grateful to Penny for her flexibility in being partially furloughed for much of the year and for all her ongoing commitment and expertise.

The Standing Committee have played a vital leadership role during the constantly changing landscape of the past year as meetings of the PCC were temporarily suspended until a new rhythm was established on Zoom. The church was delighted to welcome Nigel Heeler as the new Church Warden at the delayed APCM in November 2020. Nigel brings a breadth of experience to the role, and he and Trevor are proving to be invaluable as a team.



As well as her parish responsibilities, Revd Lesley continues as Diocesan Advisor for Women's Ministry and sits on the Kensington Area Leadership Team, and as chaplain to Councillor Daryl Brown while she was Mayor of Hammersmith & Fulham until October 2020. She is assisted by Revd Anne, who is able to offer time in a self-supporting capacity, and our dedicated and highly competent Parish Administrator, Penny McCarthy.

Over this past year we have seen more than ever how team work is of the essence, and we are extremely fortunate at St Andrew's to have a well-functioning and committed team – including our Church Council and all those who volunteer in a huge variety of ways. Visitors often comment on the breadth of engagement with the community, and this is only possible thanks to hard-working and committed teams of volunteers.

Church Attendance

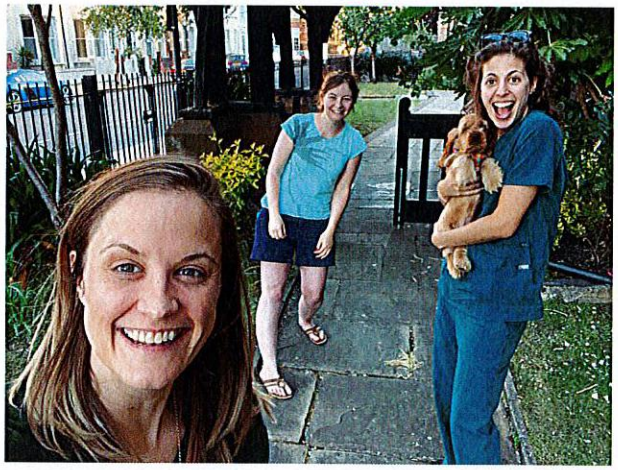
At the time of writing, there were 123 parishioners on the Church Electoral Roll, 51 of whom were resident within the parish and 72 are not resident within the parish. The usual Sunday attendance in 2020 was harder to establish as services happened online. Regular numbers showed almost 40 tuning in live, but this did not count where there were multiple viewers for one device (couples, families) or those who joined the worship later in the day. Only a few Choral Evensongs were able to happen, and many of those under Covid limited numbers, but highlights were the All Souls Service and Christmas Carols before numbers in church for Midnight Mass and Christmas Day were again reduced to those unable to follow on Facebook. Midweek Morning Prayer had a steady daily attendance of about a dozen, again further supplemented through the day, and Compline on Sunday evenings reached about eight.

Financial Review

Total income for the year was £206,061 compared to £349,047 in the previous year. The results for the year show a deficit of £6,535. The grants received are time apportioned and some of the receipts relate to 2021 year.

Sunday collections decreased from £14,104 to £4,987 reflecting the prolonged period when the Church was closed or attendance limited. Standing Orders and Gift Aid fell from £32,289 to £17,020 predominantly reflecting the previous year's catch up on outstanding Gift Aid. Legacies and donations, which include Parish Giving, increased from £22,286 to £27,454.

Expenditure for the work and ministry of the church was £212,610 compared to £245,799 in 2019. A significant part of this went towards maintaining the building in good working order (including insurance, utilities, fabric repair and cleaning). This figure also includes our contribution to the Diocesan Common Fund (diocesan costs – including stipend and housing for the vicar and contribution towards training for future clergy, as well as considerable Diocesan support in terms of legal, financial HR and Safeguarding advice etc.) Our 'parish share' towards the Common Fund rose this year from £69,932 to £73,109.



Reserves Policy

It is the PCC policy to try to maintain a balance on unrestricted funds (if possible) which equates to at least three months of unrestricted payments, equivalent to £30,000 to cover emergency situations that may arise.

Investments Policy

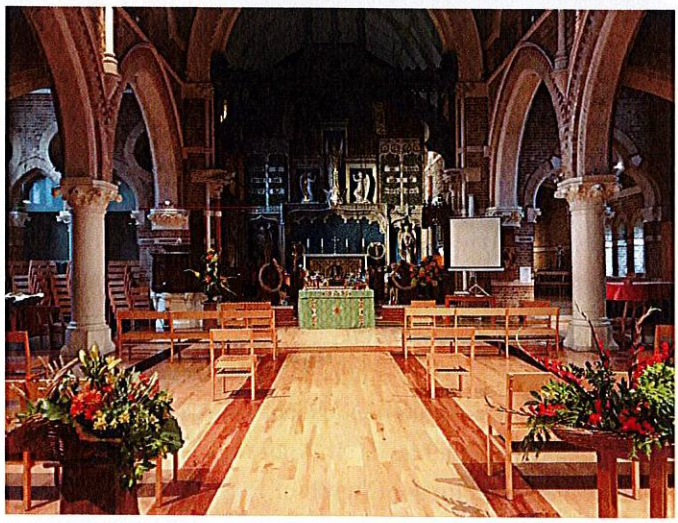
A Music Fund was created in 2017 to enable the continuation of the excellent musical tradition of the church. The Fund valuation at 31 December 2020 was £69,789 a further growth of £4,490 during the year.

This fund was created from the generous legacies of Marc Maitland's parents and Marzenna Swingler. Dividends received from this investment contribute towards the cost of maintaining the musical tradition.

Legacy Policy

The PCC agreed a Legacy Policy, and prepared to use these funds to enhance the building in 2021. A legacy is not to be used simply in order to remove the cost of a planned or inevitable expenditure, but may allow something already envisioned that is not realistically possible within the current or foreseeable budget. In times of particular stress the PCC may decide that legacy funds may be used for ongoing expenditure, but not to exceed 20% of the amount bequeathed.

Overall cash at bank totalled £102,032 compared with £116,383 the previous year. There were no borrowings.



Volunteers

We would like to thank all the volunteers who work so hard to make our church the vibrant and welcoming community that it is. In particular, we want to mention our churchwarden Trevor Dawson who worked so tirelessly on our behalf as our lone warden for much of the year (and also as Director of Music) until joined by Nigel Heeler; David Wilde who ensures the fabric of the church is kept in good order; Gordon Tait who oversees the finances; Revd Anne whose pastoral care, wisdom and creativity in a self-supporting capacity are a tremendous asset to the church and support to Revd Lesley; and the many volunteers involved in all the different aspects of the life and ministry of this church.

Safeguarding

St Andrew's Church adheres to a safeguarding policy which complies with the Diocese of London guidance.

Public benefit

The PCC has considered the Charity Commissioners' Guidance on Public Benefit and, in particular, the specific guidance on Charities for the Advancement of Religion and is satisfied that the activities of St Andrew's Church fall within such guidance.

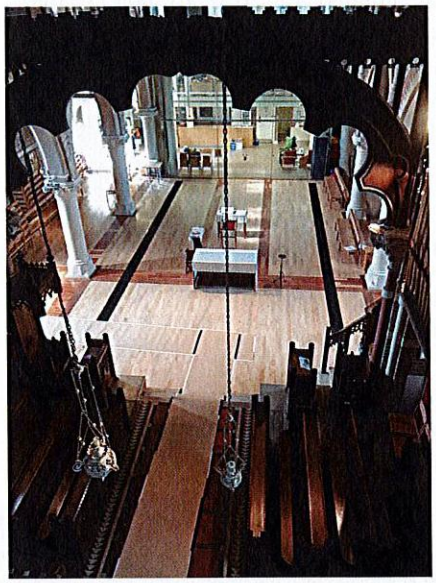
STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Membership, Structure and Governance

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the incumbent (our Vicar), Associate Priest, churchwardens and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.



The PCC members are responsible for making decisions of all matters of general concern and importance to the parish, including deciding how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC. The full PCC met four times during 2020 with the already healthy level of attendance further increasing when operating on Zoom!

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the council. The Standing Committee at St Andrew's consists of the Vicar, the Associate Priest, the Church Wardens, the Treasurer and the PCC Secretary. The Standing Committee met eight times during 2020 and proved invaluable during the unusual situations encountered during the year.

Finance Committee

The Finance Committee also meets prior to the PCC to prepare and discuss the financial report for the upcoming PCC meeting, and any other financial issues relating to the church. It consists of the Vicar, the Associate Priest, the Treasurer, one church member and the Church Administrator. It met four times during 2020 and has provided detailed and thorough leadership in all matters financial during this extremely challenging time.

Administrative Information

St Andrew's Church is situated on Greyhound Road in the London Borough of Hammersmith and Fulham. It is part of the Kensington Episcopal Area in the Diocese of London within the Church of England. The correspondence address is St Andrew's Church, Greyhound Road, London, W14 9SA. The PCC is a corporate body established by the Church of England, operating under the Parochial Church Council Powers Measure and is a Registered Charity Number 1134166. PCC members are trustees of the charity.

Members of the PCC are either ex-officio or elected by APCM in accordance with the Church Representation Rules. PCC members who have served at any time from 1st January 2020 until the date this report was approved are:

Ex Officio Members

Incumbent:	Reverend Lesley Bilinda (Chairperson)
Associate Priest:	Reverend Anne Cowley
Churchwarden:	Trevor Dawson (Vice-Chairperson) (re-elected 25th October 2020)
Churchwarden:	Nigel Heeler (elected 25th October 2020)
Anthony Scott	(Representative on Deanery Synod, re-elected 25th October 2020)
Noble Stella Boyce	(Representative on Deanery Synod until 25th October 2020)
Christoph von Luttitz	(Representative on Deanery Synod, re-elected 25th October 2020)
Jacob Holme	(Representative on Deanery Synod elected 25th October 2020

Elected Members

Jody Lucatello	(Secretary, re-appointed 2020)
David Wilde	(Fabric Officer, re-elected 25th October 2020)
Verna Ridge	(Safeguarding Officer, re-elected 25th October 2020)
Dionne McLean	
Marc Maitland	(until 25th October 2020)
Joan Fitt	(re-elected 25th October 2020)
Chris Hunt	
Pam Taylor	
Mary Marsh	
Barbara Utting	
Verity Sherwin	
Alice Ballah-Conteh	(elected 25th October 2020)

Observers

Gordon Tait	(Treasurer, re-appointed 2020)
Penny McCarthy (	Parish Administrator, ER Officer, GPDR Officer)

REFERENCE AND ADMINISTRATIVE DETAILS

Banker

HSBC Plc
593-599 Fulham Road
London
SW6 5UA

Independent Examiner

Gareth Owen Hughes BSc ACA
Institute of Chartered Accountants in England and Wales
Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

EVENTS SINCE THE END OF THE YEAR

Information relating to events since the end of the year is given in the notes to the financial statements.

Trustees' Responsibility Statement

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

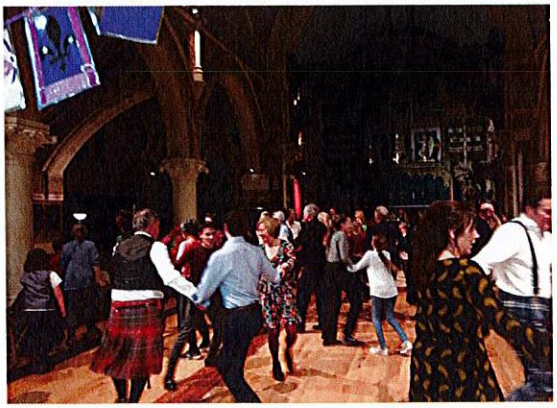
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

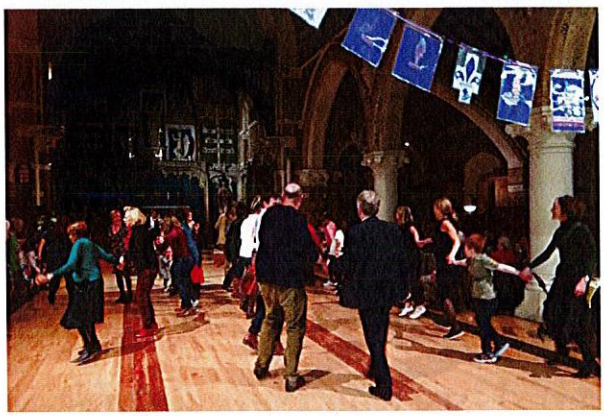
The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Accounts were approved by the PCC on 25th April 2021 and signed on their behalf by :

Lucy Bilinda

Reverend Lesley Bilinda - Trustee





Independent Examiner's Report to the Trustees of
St Andrew's Church PCC

Independent examiner's report to the trustees of St Andrew's Church PCC

I report to the charity trustees on my examination of the accounts of St Andrew's Church PCC (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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.

Gareth Owen Hughes BSc ACA
Institute of Chartered Accountants in England and Wales
Garside and Co. Limited
Suite 631, Linen Hall
162-168 Regent Street
London
W1B 5TG

25 April 2021

Statement of Financial Activities
for the Year Ended 31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	31.12.20 Total funds £	31.12.19 Total funds £
INCOME AND ENDOWMENTS FROM					
Voluntary Income	2	52,568	7,286	59,854	79,871
Charitable activities	5				
Church activities		11,858	47,761	59,619	136,668
Activities for Generating Funds	3	78,976	5,657	84,633	130,610
Investment income	4	-	1,955	1,955	1,898
Total		143,402	62,659	206,061	349,047
EXPENDITURE ON					
Raising funds					
Raising funds	6	-	-	-	3,259
		-	-	-	3,259
Charitable activities	7				
Church activities		190,367	22,243	212,610	245,799
Governance costs		4,476	-	4,476	4,628
Total		194,843	22,243	217,086	253,686
Net gains on investments		4,490	-	4,490	10,289
NET INCOME/(EXPENDITURE)		(46,951)	40,416	(6,535)	105,650
Transfers between funds	16	(550)	550	-	-
Net movement in funds		(47,501)	40,966	(6,535)	105,650
RECONCILIATION OF FUNDS					
Total funds brought forward		143,302	54,796	198,098	92,448
TOTAL FUNDS CARRIED FORWARD		95,801	95,762	191,563	198,098

The notes form part of these financial statements

Balance Sheet
31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	31.12.20 Total funds £	31.12.19 Total funds £
FIXED ASSETS					
Tangible assets	12	9,927	-	9,927	14,182
Investments	13	41,780	28,009	69,789	65,299
		51,707	28,009	79,716	79,481
CURRENT ASSETS					
Debtors	14	8,068	11,239	19,307	25,964
Cash at bank		42,493	59,539	102,032	116,383
		50,561	70,778	121,339	142,347
CREDITORS					
Amounts falling due within one year	15	(6,467)	(3,025)	(9,492)	(23,730)
NET CURRENT ASSETS		44,094	67,753	111,847	118,617
TOTAL ASSETS LESS CURRENT LIABILITIES		95,801	95,762	191,563	198,098
NET ASSETS		95,801	95,762	191,563	198,098
FUNDS	16				
Unrestricted funds				95,801	143,302
Restricted funds				95,762	54,796
TOTAL FUNDS				191,563	198,098

The financial statements were approved by the Board of Trustees and authorised for issue on 25 April 2021 and were signed on its behalf by:

L Bilinda - Trustee

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 December 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Government grants relates to the Coronavirus Job Retention Scheme (CJRS) are recognised using the accrual model and the performance model. Under the accrual model, government grants relating to revenue are recognised on a systematic basis over the periods in which the company recognises the related costs for which the grant is intended to compensate. Grants that are receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the entity with no future related costs are recognised in income in the period in which it becomes receivable.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets and depreciation

Consecrated and beneficed property is excluded from the accounts by 5.10(2)(a) of the Charities Act 2011. No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated land and buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of those assets, less their estimated residual value, over their expected useful life.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension schemes

The church contributes to defined contribution pensions for two longer standing employees and also provided pension arrangements for auto-enrolment of staff via the Diocesan Scheme set up in compliance with current pension legislation. The assets of the schemes are held separately from those of the charity. The contributions payable are charged to the statement of financial activities.

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

1. ACCOUNTING POLICIES - continued

Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Debtors
Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at Bank and In hand
Cash at bank and in hand includes cash and short term highly liquid Investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result In the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Fixed asset investments
Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the mid market value. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Investment gains and losses
All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value.
Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

Current assets
Amounts owed to the PCC at the year end in respect of fees, gift aid recoverable or other income are shown as debtors, less provision for amounts that may prove uncollectible.

Short term deposits include cash held on deposit in The CBF Church of England Investment Fund or at the bank.

Financial Instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

2. VOLUNTARY INCOME

	31.12.20	31.12.19
	£	£
Sunday collections	4,987	14,104
Standing order donations	10,117	12,306
Gift aid recoverable	6,903	19,983
Legacies and donations	27,454	22,286
Other income	10,393	11,192
	59,854	79,871

3. ACTIVITIES FOR GENERATING FUNDS

	31.12.20	31.12.19
	£	£
Regular weekly activities	10,880	8,303
Fairs & Occasional activities	1,051	4,876
Mobile phone mast	24,112	14,300
Hall hires	11,196	45,253
Rent "Into University"	31,737	32,473
Other income	-	25,405
Window Project Income	5,657	-
	84,633	130,610

4. INVESTMENT INCOME

	31.12.20	31.12.19
	£	£
Music Fund	1,955	1,898

5. INCOME FROM CHURCH ACTIVITIES

	Activity	31.12.20	31.12.19
		£	£
Wedding, Banns, Funeral fees	Church activities	3,820	4,820
Cafe refreshment income	Church activities	284	1,457
W14 Youth Club	Church activities	32,004	23,900
Grants received	Church activities	15,864	82,314
Other income	Church activities	-	119
Health & Wellbeing	Church activities	6,435	21,578
Gifts in Kind	Church activities	-	2,480
Church trips	Church activities	1,212	-
		59,619	136,668

Grants received, included in the above, are as follows:

	31.12.20	31.12.19
	£	£
Grants - other	2,400	78,311
Grants - charitable givings	155	2,026
Grants - homeless project	13,309	1,977
	15,864	82,314

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

6. RAISING FUNDS

	31.12.20	31.12.19
	£	£
Direct costs of church activities	-	209
Parish office expenses	-	300
Community projects	-	2,750
	-	3,259

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8)	Support costs (see note 9)	Totals
	£	£	£
Church activities	212,610	-	212,610
Governance costs	-	4,476	4,476
	212,610	4,476	217,086

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.12.20	31.12.19
	£	£
Staff costs	59,648	47,390
Common Fund	73,109	69,932
Church Management	2,371	3,584
Minor building repairs	13,668	7,669
Insurance	7,435	6,644
Direct cost of church activities	18,201	38,213
Homeless project costs	5,075	7,015
Parish office expenses	2,270	2,854
Charitable giving	155	2,319
Community projects	1,397	7,323
Other Grants	2,400	23,850
Health and wellbeing	10,536	13,590
Cleaning Services	9,662	11,162
Music Fund	2,428	-
Depreciation on F&F	4,255	4,254
	212,610	245,799

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

9. SUPPORT COSTS

	Governance costs
	£
Governance costs	4,476

	Governance costs
	£
Bookkeeping Services	1,976
Independent Examiner's fees	2,500
	4,476

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

11. STAFF COSTS

	31.12.20	31.12.19
	£	£
Wages and salaries	48,006	44,537
Social security costs	9,425	950
Other pension costs	2,217	1,903
	59,648	47,390

The average monthly number of employees during the year was as follows:

	31.12.20	31.12.19
Staff - church activities	3	2

No employees received emoluments in excess of £60,000.

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

12. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2020 and 31 December 2020	42,534
DEPRECIATION	
At 1 January 2020	28,352
Charge for year	4,255
At 31 December 2020	32,607
NET BOOK VALUE	
At 31 December 2020	9,927
At 31 December 2019	14,182

13. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2020	65,299
Revaluations	4,490
At 31 December 2020	69,789
NET BOOK VALUE	
At 31 December 2020	69,789
At 31 December 2019	65,299

There were no investment assets outside the UK.

Investment fixed assets Movements in the year:	31.12.20 £
Market Value at 1st January 2020	65,299
Purchase during the year at cost	-
Revaluation	4,490
Market Value at 31st December 2020	£69,789

Holdings at 31 December 2020: 3,406.48 shares in The CBF Church of England Investment Fund - Market Value of £69,789.

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Mobile Phone Mast	1,174	-
EW/AW/Healthy Eating	2,572	-
Other consumable	110	-
Gift aid recoverable	2,515	14,551
Receivable from "Into University"	732	2,380
Employer allowance receivable	-	5,500
W14 Youth & Community Project	9,500	-
Hall Hire	2,003	3,373
Funerals	626	160
Homeless	75	-
	19,307	25,964

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Trade creditors	6,056	5,380
Payroll creditors	936	936
W14 Youth & Community Project	-	7,000
Homeless Project	-	2,833
Regular Weekly Activities	-	225
Accrued expenses	2,500	7,356
	9,492	23,730

16. MOVEMENT IN FUNDS

	At 1.1.20	Net movement in funds	Transfers between funds	At 31.12.20
	£	£	£	£
Unrestricted funds				
General fund	143,302	(46,951)	(550)	95,801
Restricted funds				
Restricted fund	54,796	40,416	550	95,762
TOTAL FUNDS	198,098	(6,535)	-	191,563

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

16. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	143,402	(194,843)	4,490	(46,951)
Restricted funds				
Restricted fund	62,659	(22,243)	-	40,416
TOTAL FUNDS	206,061	(217,086)	4,490	(6,535)

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	Transfers between funds £	At 31.12.19 £
Unrestricted funds				
General fund	71,335	81,041	(9,074)	143,302
Restricted funds				
Restricted fund	21,113	24,609	9,074	54,796
TOTAL FUNDS	92,448	105,650	-	198,098

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	283,719	(207,729)	5,051	81,041
Restricted funds				
Restricted fund	65,328	(45,957)	5,238	24,609
TOTAL FUNDS	349,047	(253,686)	10,289	105,650

continued...

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	Transfers between funds £	At 31.12.20 £
Unrestricted funds				
General fund	71,335	34,090	(9,624)	95,801
Restricted funds				
Restricted fund	21,113	65,025	9,624	95,762
TOTAL FUNDS	92,448	99,115	-	191,563

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	427,121	(402,572)	9,541	34,090
Restricted funds				
Restricted fund	127,987	(68,200)	5,238	65,025
TOTAL FUNDS	555,108	(470,772)	14,779	99,115

17. CAPITAL COMMITMENTS

At 31 December 2020 there were no capital commitments.

18. RELATED PARTY DISCLOSURES

No other payments or expenses were paid to any other PCC member, persons closely connected to them or related parties.

Total donations made to the church by related parties (PCC members) during the year amounted to £13,576 (2019 - £12,518).

19. POST BALANCE SHEET EVENTS

There were no significant post balance sheet events.

continued...

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	31.12.20 £	31.12.19 £
INCOME AND ENDOWMENTS		
Voluntary Income		
Sunday collections	4,987	14,104
Standing order donations	10,117	12,306
Gift aid recoverable	6,903	19,983
Legacies and donations	27,454	22,286
Other income	10,393	11,192
	59,854	79,871
Activities for Generating Funds		
Regular weekly activities	10,880	8,303
Fairs & Occasional activities	1,051	4,876
Mobile phone mast	24,112	14,300
Hall hires	11,196	45,253
Rent "Into University"	31,737	32,473
Other income	-	25,405
Window Project Income	5,657	-
	84,633	130,610
Investment income		
Music Fund	1,955	1,898
Charitable activities		
Wedding, Banns, Funeral fees	3,820	4,820
Cafe refreshment income	284	1,457
W14 Youth Club	32,004	23,900
Grants received	15,864	82,314
Other income	-	119
Health & Wellbeing	6,435	21,578
Gifts in Kind	-	2,480
Church trips	1,212	-
	59,619	136,668
Total incoming resources	206,061	349,047
EXPENDITURE		
Raising funds		
Direct costs of church activities	-	209
Parish office expenses	-	300
Community projects	-	2,750
	-	3,259
Charitable activities		
Wages	48,006	44,537
Carried forward	48,006	44,537

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	31.12.20 £	31.12.19 £
Charitable activities		
Brought forward	48,006	44,537
Social security	9,425	950
Pensions	2,217	1,903
Common Fund	73,109	69,932
Church Management	2,371	3,584
Minor building repairs	13,668	7,669
Insurance	7,435	6,644
Direct cost of church activities	18,201	38,213
Homeless project costs	5,075	7,015
Parish office expenses	2,270	2,854
Charitable giving	155	2,319
Community projects	1,397	7,323
Other Grants	2,400	23,850
Health and wellbeing	10,536	13,590
Cleaning Services	9,662	11,162
Music Fund	2,428	-
Depreciation on F&F	4,255	4,254
	212,610	245,799
Support costs		
Governance costs		
Bookkeeping services	1,976	2,128
Independent examiner's fee	2,500	2,500
	4,476	4,628
Total resources expended	217,086	253,686
Net (expenditure)/income before gains and losses	(11,025)	95,361
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	4,490	10,289
Net (expenditure)/income	(6,535)	105,650