



The Diocese of
Southwark

St Andrew's Church Coulston



*'A joyful, daring, diverse and
generous Christian community,
setting the world alight with the love
of God'.*

Annual Reports for 2025

Annual Parochial Church Meeting
11th May 2025
11.15 am in church

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, COULSDON

TRUSTEES REPORT 2023

St Andrew's Vision Statement – *'A joyful, daring, diverse
and generous Christian community, setting the world
alight with the love of God'*

Aim and Purposes: St. Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Esther Foss, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church Hall and the property at 23 Rickman Hill.

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. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular 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; developing knowledge of the Christian faith and deepening our relationship with God.
- Provision of pastoral care for people living in the parish and those outside the parish but who worship at St Andrew's.
- Missionary and outreach work to people of all ages.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Andrew and the Church Hall.

Structure, governance and management: 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, churchwardens, diocesan reader, 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.

Catherine Atkinson was elected to the role of Electoral Roll Officer by the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC.

The full PCC met six times during 2024 and twice for extraordinary meetings.

The Standing Committee is required by law and has the authority to transact the business of the PCC between meetings, subject to any directions given by the PCC.

Given its wide responsibilities the PCC has three subcommittees: the Finance Committee, the Leadership Committee and the West Window Renewal Project Subcommittee. These subcommittees are responsible to the PCC and report back to it with minutes of their decisions being received by the full PCC and discussed as necessary.

Risk management: The Parochial Church Council has a duty to identify and review risks to which the charity is exposed and ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Parochial Church Council has assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity also child and vulnerable persons safeguarding and are satisfied that systems are in place to mitigate exposure to major risks.

Administration: St. Andrew’s Church is situated on Woodmansterne Road, Coulsdon. It is part of the Diocese of Southwark within the Church of England. The correspondence address is: The Parish Office, St Andrew’s Church, Woodmansterne Road, Coulsdon, Surrey CR5 2DD.

The Parochial Church Council (PCC) is an unincorporated charity body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measures.
The Charity registration number for St Andrew’s is 1134597.

PCC members who have served at any time from 1st January 2024 until the date this report was approved are:

- Ex Officio members
- | | |
|------------------------|---|
| Vicar and Chairperson: | Rev Canon Esther Foss |
| Reader: | Gerry Daley |
| Churchwardens: | Sheila Linney
Toni Best |
| Deanery Synod reps: | Jenny Atkinson (CPLM)
Audra Proctor
Jo Denvil |

PCC Secretary:

Katie Burrows

Elected members who have served at any time from 1st January 2024 were:

Catherine Atkinson
Julie Best
Karen Bowey
Sara Jane Davidson
Chris Firat
Gail Haynes
Dorothea Harleston
Monica Jefford
John Linney (Treasurer)
Allison North
Lauren Powell
Michael Southwell
Danielle Stobart
Julie Webb

Members stepping down in 2024 were:

Catherine Atkinson
Karen Bowey
Dorothea Harleston
Gail Haynes
John Linney
Allison North
Michael Southwell
Danielle Stobart

Members appointed during 2024 were:

Catherine Atkinson
Julie Best
Katie Burrows
Chris Firat
Monica Jefford
John Linney
Allison North

Lauren Powell
Julie Webb

Standing Committee members who have served at any time from 1st January 2024 are:

Rev'd Canon Esther Foss
Toni Best (Church warden)
Sheila Linney (Church warden)
Gerry Daley (Reader)
Jenny Atkinson (CPLM)
John Linney (Treasurer)

Finance Committee members who have served at any time from 1st January 2024 are:

Rev'd Canon Esther Foss
Toni Best
Sheila Linney
John Linney
Jan Goddard
Gerry Daley
Audra Proctor
Michael Southwell

Leadership Committee Members who have served at any time from 1st Jan 2024 are:

Rev'd Canon Esther Foss
Jenny Atkinson
Toni Best
Gerry Daley
Sheila Linney

West Window Renewal Project Subcommittee members who have served at any time from 1st Jan 2024 are:

Rev'd Canon Esther Foss
Toni Best
Bob Witham
John Linney
Gerry Daley
Jenny Atkinson

VICAR'S REPORT 2024

2024 has been a turbulent year for the Church of England. We continue to hold all who have been hurt by safeguarding failures in our prayers and renew our commitment to taking safeguarding seriously, remembering that it is the responsibility of all of us. We are thankful for Karen Bowey and Sara Jane Davidson, our Parish Safeguarding Officers, for all their work, and all who have given their time to complete safeguarding training and checks.

Here in Southwark we are invited to share in the diocesan vision for 2024-2035: 'Christ Centred, Outward Focused'. As Bishop Christopher explains; "To be Christ centred means to be aware that we always need to be discerning Christ's presence in our context, seeking to be attentive to his work and his calling, trusting him to be present with us. We are called to be attentive and genuinely open to the new mission and future to which God beckons us. When Christ is at the heart of our life together, our hope is continually renewed, our vision restored and we find ourselves re-orientated towards the people and the world that God loves."

I hope that reading the 2024 reports will give each one of us fresh hope that Christ is indeed at the heart of all we seek to do in his name at St Andrew's - as well as

inspiration and confidence as we look to the future that he leads us towards.

Worship

Four funeral services were taken on behalf of our parish in 2024, including that of our dear friend Ted Kelly in February. We miss seeing Ted who faithfully attended each week for as long as he was able, receiving Holy Communion at home in his latter months. May he rest in peace with his beloved wife Ann.

We also remember Tony Trent whose funeral took place in July. Tony joined the choir at St Andrew's when he was just eight years old and it was very fitting that the choir were able to sing at his service.

We were saddened to say farewell to another longstanding church member, Peter Burton. Peter was churchwarden at both St John's and St Andrew's (where he served twice in the role). As well as taking on public offices, Peter was always ready to roll up his sleeves and work behind the scenes, especially at the pantomimes where he masterminded the sound effects to great aplomb. We give thanks for his faithful witness.

We remember that the sure and certain hope of our faith is the Resurrection to eternal life through Jesus Christ our Lord. As we grieve life's losses we also give thanks for the signs of new life we encounter – particularly through the sacrament of Holy Baptism. This year we welcomed nine new Christians into the Church. Thank you to our baptism helpers who ensure a warm welcome to all who come on these special occasions.

Our Tots and Toys group continues to thrive as do the many children who attend. How wonderful it is to see our hall filled with happy faces and hear the joy of so many young ones at play. We are very grateful to Jenny Atkinson

and regular helpers Julie Best, Morag Notridge and Karen Mees for all they do to support and encourage young families.

Easter was early in 2024 – falling at the end of March. 109 people attended our Holy Week and Easter services, which included a bring and share Agape meal on Maundy Thursday. Special thanks to Sheila and Jenny who helped to organise this. Many people commented on how meaningful it was to share a meal as we recalled the Last Supper together.

Sincere thanks must go to our dedicated Reader Gerry who helps to lead our services with reverence. His faithful, joy filled ministry of preaching, leading services and pastoral care is appreciated by all of us.

387 people worshipped with us over Christmas – plus a few four-footed friends! This year we were especially pleased to see so many folk attend a special service of 'All Creatures at Christmas' complete with Sean and Steve the sheep, Shetland



ponies Piper and Tiny Tim, donkeys Percy and Sid, rabbits Flopsy and Thumper and Fudge the guinea pig! It was so wonderful to see our church packed to the rafters over two services and people of all ages enjoying petting the animals.

We were also delighted to see such a bumper crowd at our service of 9 Lessons and Carols (91 people plus a dog!) Special thanks to our amazing organist and director of music, Christopher Woolmer, choir mistress Ann Heavens

and the talented folk of St Andrew's choir who truly transport us to the heavenly realms with their celestial sound.

We shared carols with the communities of Orford House, Emerald Court and the Eadmund Care Home - with many thanks to Ann and the kind volunteers who helped us to sing the story of our Saviour's birth with gusto. The residents had great fun singing along - particularly to requests.

We have continued to hold the fortnightly prayer and Bible group meetings on zoom, hosted by Gerry. Our weekly Time2B sessions conclude with an optional prayer service in church which is appreciated by those who attend. The simple Eucharist held before the monthly Pop in teas continues to be popular. Grateful thanks again go to Ann Heavens for providing some uplifting music and to Rev'd Hilary Fife who has kindly filled in when I have been away.

Our monthly All Age 'Renew' service is the best attended of all our Sunday services. It is a wonderful way of seeing our young people grow in confidence as they lead worship through prayers and readings. Audra Proctor continues to do a great job encouraging our Renew team - many of whom are now helping the younger ones who come. Thank you Audra!

The first Sunday of the month includes Junior Church with children taking part in crafts based on the Bible readings, which they then share with the wider congregation after Communion. The children certainly learn a lot and it is fantastic to hear them engage so deeply with the Scripture stories. Some of them could surely preach the sermon! Thanks go to our Junior Church team: Beth Ten Cate, Danielle Stobart, Catherine Atkinson and Nick Harris who has joined the volunteer's rota.

Romans 15:7 entreats us to "Welcome one another, just as Christ has welcomed you, for the glory of God." Thank you

to all who do just this in their role as welcomers and sidespeople. Gratitude also goes to Carol Frost and her flower arranging team for decorating the church so beautifully, especially at festivals, to Cynthia Stanley, our dedicated sacristan, and our head server Eve Smith and her wonderful serving team.

Mission and Outreach

Regular events include: 'Time2B' drop in each Monday morning, Tots and Toys playgroup every Tuesday morning, and monthly Messy Church, Pop in Tea and Mothers' Union meetings. Through each of these initiatives we seek to provide fellowship, support and fun for all ages. This is surely what it means to live out the Gospel – which is good news for all.

None of these would be possible without the help of our amazing volunteers especially Jenny Atkinson and Monica Jefford who co-ordinate activities for our younger and older friends respectively.

I continue to volunteer fortnightly at Coulsdon Library and take part in helping with the Summer Reading Challenge for children aged 4-11. I have also taken collective worship at St John's C of E school also leading occasional assemblies at Woodcote.

I am enjoying my role as Dean of Women's Ministry which entails a range of tasks including organising a celebratory Eucharist for the 30th anniversary of the ordination of women to the priesthood. This was extra special for St Andrew's as our wonderful friend Hilary was among the first cohort – with many of our church family remembering her as a shy curate all those years ago. Hilary has been and continues to be such a blessing not only to St Andrew's, but to the wider church through her ministry of pastoral and sacramental care.

Throughout 2024 we have been pleased to offer a range of social events, from the Choir's fantastic summer concert, 'Travelling Hopefully', in June to a tour around Patagonia with Bob Charman in August. St Andrew's Day saw a murder... mystery that is! We had lots of fun working out who killed Rev'd Faith Strong. Thanks to our amazing actors we were kept guessing right up to the big reveal!



Teaching and Pastoral Care

This year's Lent course, led by Reader Gerry, Lauren Powell and myself, was based on the film 'Rocketman', and explored themes of identity, relationships, failure and redemption with reference to scripture passages in five weekly zoom sessions.

Gerry and I endeavour to inspire and provide spiritual comfort through our preaching ministries. Home visits including bringing communion to the housebound remain a priority. We are also extremely thankful for the pastoral care given by the Contact Group volunteers who do so much to keep in touch with our older members.

I have taken midweek services at St Johns and also led Compline at St Mary's Farleigh as part of their regular summer Compline series.

I also taught the Old Testament module on the Bishop's Certificate Course in November/December which was hard work but very rewarding.

I am very grateful for all who minister alongside me at St Andrew's, in particular Reader Gerry and CPLA Jenny who are a great support and do so much to share the love of Christ with our community.

Thanks too, go to our diligent parish administrator Danielle and to our wonderful churchwardens Sheila and Toni for their encouragement, dedication and good humour. They continue to be a great source of support and advice.

Looking to the Future

Numbers attending our church are encouraging, but are yet to return to pre covid levels (usual Sunday attendance over 2024 was 56 as compared to 62 in 2019). We were especially sorry to wave goodbye to our pals Gail and Derek Haynes who have moved to the sunnier climes of Barbados – and who can blame them? It is good that the Dioceses of Southwark and Barbados are now formally linked by a covenant, signed by Bishop Rosemarie and Bishop Christopher. We wish Gail and Derek the Lord's blessings and thank them for all they have done over the years at St Andrew's - and look forward to seeing them when they are able to return for a holiday.

We have also seen growth, with new faces among our Sunday congregation as well as at our outreach events – and Gerry and Jenny are currently preparing 10 candidates for confirmation which is truly wonderful. I am mindful of Pope Francis' words: "Evangelization does not begin by seeking to convince others, but by bearing witness each day to the love that has watched over us and lifted us back up... Put people in contact with Jesus without convincing them. Let the Lord convince them." I am convinced that a ministry of genuine hospitality will continue to bear good fruit – we can certainly see this happening at St Andrew's.

Of course, other tasks remain – the West Window being at the top of the to do list. With God's grace we hope that this project will finally take place in 2025. The generosity of so many has resulted in a wonderful £37,000 in the West Window fund and I am confident this figure will be increased by future fundraising events. Sincere thanks go

to our treasurer John who is doing a great job to ensure our funds are well managed.

Due to limited funds, plans for the Memorial Garden are on hold until the window work has been completed. Unfortunately estimated costs for this important project have gone beyond what we originally expected.

I am reminded of Our Lord's miracle of the loaves and fish. Jesus was able to feed 5,000 with what was available – nowhere near enough by anyone's standards. Yet it was given willingly and the miracle happened. Likewise, if we are prepared to give just what we have to the Lord with faith, however small our offering might seem, I am sure we will be amazed.

Let us look forward to seeing God's Spirit at work at St Andrew's and beyond throughout 2025.

Rev'd Canon Esther Foss

FINANCIAL REPORT 2024

- **Introduction**

- First of all heartfelt thanks to all our regular givers and also for all the generous donations we received in 2024
- We joined the HMRC employers PAYE scheme in 2023; so 2024 is the first full accounting year and comprises Salaries of our Parish Administrator, Organist and Cleaner
- Highlights
 - Total Funds increased by £14K to £894K, benefitting from £6K increase in investment value
 - Investment value £279K at 31 12 24

- General Fund, however dropped by £9.5K
- **Income**
 - Total £129K [£10K more than 2023] but underpinned by £15K donations for West Window and a £10K legacy
 - Main funding streams [regular giving, dividends on investments, hall income, Rickman Hill property income and fund-raising] static in 2024 at £80.5K
 - Within these streams it is gratifying to see regular giving increase by £700
 - West Window [WW] Fund increased by £17K to £37K
- **Expenses**
 - Total static at £122K for 2024
 - Major expenses are £61K to Parish Support Fund and £19K for Salaries
 - Rickman Hill expenses still high at £6.5K though this is £2K less than 2023!
 - Heating and light for church [£3K] and hall [£6K] compares with total of £8K in 2023
- **Property and investments**
 - Hall and 23 RH have accounts valuations of £500K and £100K respectively; the latter is significantly less than would be expected if sold
 - Investments comprise single ethical fund
- **SCOT analysis [Strengths, Challenges, Opportunities and Threats]**
 - **S** Investments, property and generous donors
 - **C** £10K drop in General Fund with year-on-year gap between regular income and expenditure
 - **O** Possibly a Grant for WW and RH rent for 2025 should be £24K [2024 £14K]
 - **T** Currently at least £120K of our investments will need liquidating to pay for WW; since our

Reserves policy requires a minimum of £90K, this would leave us with only £70K; our Dividend income would also drop by £4K p.a.

We are committed to new Garden of Remembrance and church repainting

- **Conclusions and Recommendations**

- 2024 has been overall a successful year financially
- However, there are significant clouds on the horizon, we cannot afford to rest on our laurels
- The PCC needs to be proactive in managing the threats posed by a big drop in investments and ongoing gap between regular Income and Expenditure
- Given the CoE and Diocese relative prosperity, compared to Parishes we should be looking to access a significant grant towards WW replacement

John Linney
Hon. Treasurer

ST ANDREW'S CHURCH HALL COMPLEX

Sincerest thanks to Esther and Danielle for dealing with the bookings so efficiently for the first half of the year, whilst a replacement for Gail Haynes was sought. Their efforts and slick organisation ensured a smooth handover to Chris Firat when she took over the administration in June.

Thanks also to Monica Jefford and The Contact Group for proactively making a financial contribution for their use of the church hall in 2024.

The income achieved for 2024 totalled £10,151, compared to £9,140 in 2023 (an increase of c. 11%). The Council's hire of the hall for polling and the General Election

contributed an invaluable £725, as did the income from Willow Dance and Fitness of £970 (including a late payment in respect of 2023). However, Willow's hire of the hall ended in June 2024 as we understand they were able to secure a heavily subsidised alternative.

Although our website continues to state 'no parties,' we are dealing with any such enquiries on a case-by-case basis. A total of £530 was generated by four one-off bookings in 2024, including a family gathering, and a 5th birthday party. The hall was left in an acceptable condition after both events.

Although the decision was made to keep the same heavily subsidised rate for the Rangers, the charge was increased by £50 per term for the Rainbows, Brownies and Guides with effect from the Autumn Term. In addition, a 10% increase was agreed with Little Gems Theatre School, who have also now extended their hire by 1.5 hours per week.

In addition to the above, the hall continues to be hired regularly for pilates, dance lessons and the S.I.NG Choir - and a new hirer came on board in May for weekly Tai Chi lessons.

Chris Firat

MUSIC REPORT

This year we have striven to keep a balance of known repertoire together with the inclusion of new pieces. The choir has remained committed to singing week in and week out to a high standard, and we were delighted to have Raien return, and with the regular contributions from Chloe and Tim Vale. We've also been grateful to Ali Stimpson who has joined us on several special occasions.

Some of the musical highlights of the year include the Christmas Services where the choir's ongoing commitment

resulted in memorable occasions, and we were grateful for wonderful solos from Jessie, John, Alan, Karen, and Ann, Chloe, SJ and Ashanti.

Another highlight was the very successful secular concert Travelling Hopefully, on the 29th of June 2024, organised by Ann, and we are planning the next one for September 2025!



We continue to be on the lookout for new members! The choir and organist continue to be so grateful to the vicar and congregation for their appreciation and support, and I would like to pay tribute to the choir for all their hard work and patience during choir rehearsals every week!

Christopher Woolmer
Director of Music

FLOWER ARRANGERS

Firstly, thank you to everyone who donates for the Easter and Christmas Flowers. I am very sorry to report that my plea last year for more volunteers to join the flower arrangers team seems to have fallen on deaf ears. So we are still in the same position, having to limit our fresh flower arrangements to festival and special occasions only. Our small band take great pleasure in using their limited artistic skill and time to decorate our beautiful Church. So

please consider once again if you can help to keep us going. If so, please contact Carol Frost

Carol Frost

CONTACT GROUP

Preceded by a short church service Pop Ins provided something for everyone (see below) and were followed by the well renowned cream tea.

January: Christmas Lunch and Tea

February: Valentine and other saints' quiz, Tree Bingo

March: Virtual tour of Bankside with Bob Atkinson

April: Spring and Easter reflections, hardboiled eggs decorated

May: Biscuits decorated with thanks to Lauren Powell

June: Teddy bears, a rabbit and their owners had a picnic in the hall woods.

July: Hilary Fife shared various facts and anecdotes re marriage

August: Updated on fire prevention and safety by 4 London Fire Brigade officers, with engine parked outside 'at the ready'

September: Jo Denvil's 'special' birthday celebrated and art quiz

October: chair aerobics with S-J (Sara-Jane) Davidson

November: Guitar recital and history of the British Legion with personal anecdotes from Roy Fortune

December: Christmas Tea, cards made and gifts wrapped for Ukraine's refugees

The group remained financially self sufficient with nominal charges, raffles and donations.

The seat pad initiative was put on hold to deal with more immediate issues:

May £100 West Window Fund, September 3 monthly hall rental of £90 commenced.

31st December 2024 financial balance = £377.06 (£53.12 cash, £323.94 bank)

The volunteers met on a regular basis to plan events, for training and to update each other. Lunch afterward at Los Arcos became a regular event.

The Contact Group is all about its users and guests. Pop Ins remained well received. Attendance numbers were variable but contact maintained with absent friends. New guests and a volunteer joined.

The home visit and Pop In tea delivery service gained momentum as more members became frailer and were unable to visit.

Monica Jefford
Contact Group Co-ordinator

JUNIOR CHURCH

Junior Church continues to flourish. It is still being offered on the first Sunday of each month and attendance is between 8 and 12 children on average. The children eagerly plan what they will tell Esther and the congregation about what they have learnt and the craft/activity that they have produced to support the learning.

Beth, Danielle and Catherine continue to plan and deliver the sessions and enjoy the planning of activities to complement and reinforce the scripture lesson.

Catherine Atkinson

MESSY CHURCH

It has been a good year for Messy Church as we have seen numbers grow and some of the families becoming more involved in the life of the church. Some of these children have joined Junior Church, the Renew Team and have become servers. We have a lot to be thankful for. God is listening to our prayers.

Every third Tuesday of the month the hall is alive with happy children taking part in a variety of crafts and activities linked to a Bible story, whilst the Mums, Dads and Grandparents enjoy a cup of tea and a bit of space of their own. After the activities the children go into church to hear the Bible story, the children love getting involved and helping to tell the story.

This year we have celebrated the major festivals in the church's year and learnt about the life of Jesus and some of the stories he told and the people he met.

In March we learnt about St. David and the children had fun making dragons and decorating spoons to resemble Welsh love spoons. In November we learnt about the life of St. Francis in preparation for the Animals at Christmas service. This was the highlight of the year when we had the sheep, donkeys and the rabbits in Church at the beginning of December. The children loved being able to stroke the animals, it was a great way to share the story of Christmas.

Some of the Tots and Toys families come to Messy Church. It is great to welcome them and find different activities for the younger children. It is a real joy seeing the children working together and the parents/ carers making friends. New people come along because they have heard about it from others.

Messy Church always ends with a delicious meal. It is a great opportunity to sit and chat with the families and hear their news. The parents really enjoy the interaction with the

Messy Church team and often discover they have things in common.

Messy Church is a valuable part of the mission of our Church. The families are part of the family of St. Andrew's, the future of our church. Please continue to pray for this group that it may continue to grow.

Thank you to all those who help in a variety of ways because without them there wouldn't be a Messy Church.

Jenny Atkinson

TOTS AND TOYS

Tots and Toys meet every Tuesday throughout the year. It is a group for Mothers, Fathers, Grandparents and Childminders with their babies or toddlers. It is a place where they can enjoy a cup of tea and watch the children play in a safe space. It is a real privilege to be able to see the children develop from babies learning to move around and beginning to talk. The children love exploring and going on the ride on toys. The little bikes and the car are very popular and it is great to see the children learning to take turns and share the toys with others.

We also provide a craft activity, painting, playdoh etc. Several of the adults enjoy working alongside the children and making their own painting and colouring designs.

Many of the mothers return to work and the children go to Nursery. It is sad to say goodbye but we keep in touch by email and let them know what is happening at Church. Some of the families bring their children for Baptism, Messy Church or Junior Church. Many of them come to the services at Christmas and Easter. This year we were thrilled to see so many of our families come to the Animals at Christmas. The children loved being able to stroke the

sheep, donkeys and rabbits and hear the story of Christmas.

The Tots and Toys team look forward to Tuesday mornings and love chatting with the families and hearing their news. Our aim is to make people feel welcome and valued. It is a place where people feel supported and friendships are made.

We are very fortunate to have a great team of volunteers who help in a variety of ways. At the end of each session everyone helps to put things away, we are very grateful to our Dads who put the tables and chairs away and do the heavy lifting.

Tots and Toys is a valuable part of the outreach mission of St. Andrew's and an important group in the community. Please continue to pray for this venture.

Thank you, to all those who help at Tots and Toys. We love seeing Canon Esther and other members of the congregation who help at different times because without them we wouldn't be able to have a Toddler Group.

Jenny Atkinson

Time2B

Held in the Committee Room on a Monday morning, including Bank Holidays, Time2B runs from 10am to 12noon, with an opportunity to join in with prayers in the Church near the end of the session.

Time2B has been very well received by church and community members and continues to grow. We have 9 volunteers who run the sessions in pairs, on a rota basis. The group has grown over the past year and we regularly have around 8-12 attendees and several people who drop

in occasionally, or for part of the session. It is a very busy group: knitting squares, colouring, wood burning, teaching others how to knit or crochet, and attendees share their own interests with the group, such as seeds/plants, origami, stitching cards and lace-making! We provide tea, coffee and biscuits and people regularly bring in homemade treats.

One of the things Time2B attendees do best is talk!! Every topic is explored however the group's greatest ability is to listen when someone has a problem. There is no mistaking where Time2B is being held as chatting and laughter can be heard as you enter the church hall complex.

Danielle Stobart

MOTHERS' UNION

Mothers Union Report February 2024/2025

The current membership is 19

Advent Service-2nd December

Bible Auction in October-raised £110 for AFIA.

24th September-Celtic Thanksgiving led by Esther

9th August-Diocesan Mary Sumner Day Service at Christ Church Purley.

Wave of Prayer- Saturday 31st August to Monday 2nd September/-Short service at Ann's house on 1st September.

23rd July- Lucy Holden the local Met Police Faith Liaison officer .

8th June Diocesan Festival Service at Southwark Cathedral.

12th June Bring A Dish lunch.

23rd April- Jo told us about Ray's experiences as a conscientious objector.

Porridge Pot Charity in Uganda- Sandra Meadowcroft.

26th March- Lizzie's friend Eleanor Richardson told us about housing a Ukranian refugee.

Ann continues to send birthday cards which are appreciated.

MU members remain involved with many areas of the church, Tots and Toys, Messy Church, Contact Group

The theme for the MU from 2025 to 2027 is Join Us, Join In. MU is changing lives. This new triennial theme builds on 'Transformation Now' which looks at how MU can continue to be relevant and reflect the needs of churches and communities in the 21st century.

Catherine Atkinson

COULSDON CROSS PARISH MAGAZINE

The Coulsdon Cross magazine is published ten times per year – each month except for double editions in December/January and July/August. Grateful thanks go to Danielle who sends it electronically to all on the church email list and to Audra who publishes it on the website. The purpose of the magazine is to keep people informed about what's happening and to provide some food for thought through the Vicar's letter and topical articles. Jessie's jokes continue to bring a smile – or perhaps a groan!

We are grateful to all who contribute on a regular basis, especially Ann Witham who helps us to consider life from an ecological standpoint, Monica Jefford who shares the goings on from the Contact Group's Pop in Teas and Lizzie Mills who writes a monthly article on health and wellbeing from her perspective as part of the communications team at King's College Hospital. Please do consider writing an

article – or if you have any suggestions for future topics, we'd be glad to hear them.

All contributions should be sent to Esther by email by the last Thursday of each month.

We are glad that the magazine continues to be free of charge – though we continue to appreciate donations towards printing costs. Please do take a copy for a friend or neighbour. It is a good way of sharing what we do as a parish more widely – as well as sharing the good news of the gospel.

Jessie in particular receives many positive comments about her contributions which she spends a lot of time preparing, as the picture below shows. Regrettably, she is unable to reply to fan mail personally due to her busy schedule.



Canon Esther and Canine Jessie Foss, Honorary editors.

PRAYER GROUP

The Prayer Group meets once a month, usually on the first Wednesday, via Zoom.

At each meeting, our worship follows the Celtic liturgy, accompanied by a brief meditation on topical Bible passages.

Exceptions occur during Lent (February–March) and Advent (December), when we shift focus to reflect on the designated literature for each season.

In 2025 and beyond, we extend a warm welcome to everyone to join us for one or all of our worship sessions, whether on a regular or occasional basis. If you would like to add names to the Sunday prayer list or require further details about weekly worship, please contact Esther, Gerry, or Danielle via the parish website. Additionally, everyone is invited to light candles for loved ones at the stand outside the Lady Chapel.

Gerry Daley

BIBLE GROUP

The Bible Group meets every 3rd Wednesday via Zoom, where we share and reflect on various Bible passages. A key strength of the group is that no prior preparation or biblical knowledge is required—just a willingness to listen and follow the guidance of the Holy Spirit.

At our meetings, we practice *Lectio Divina*, a contemplative method of reading the Bible. This approach dates back to the early Christian Church and was formalized as a monastic practice by St. Benedict in the 6th century. It encourages us to listen with both heart and mind, deepening our understanding of God's word and its relevance to our lives.

The steps we follow at each session are:

- **Reading:** We read a passage slowly and carefully from three different Bible translations, noting any words or phrases that resonate with us.

- Meditation: We pause to reflect on what God might be saying to us through the passage, considering its meaning for our lives now and in the future.
- Sharing Meditation: We have the opportunity to share insights or simply reflect on what others have shared.
- Open Discussion: A time for deeper exploration and reflection.

Some of the Bible passages we explored this year include: Psalms 169; John 21:1-14; 1 Thessalonians 4; Proverbs 3:1-18; John 6:1-21; 1 Samuel 3:1-21; Philippians 4:4-20; James 1:1-18.

Our sessions run throughout the year, with breaks during Lent and Advent. Our Lent course was based on *Still Standing*, inspired by the Elton John movie *Rocketman*, and for Advent, we reflected through scripture, music, and art, including passages like John 1:1-14 (The Word Became Flesh).

On average, 8-10 people attend each session. We are deeply grateful to everyone who has participated, for their support, confidentiality, and willingness to share.

The Bible Group is a safe, welcoming space where we can be ourselves, grow in faith, and explore Scripture together. Why not give it a try?

Please contact Esther, Gerry, or Danielle via the parish website.

As it is written: "*Your word is a lamp to my feet and a light to my path.*" — Psalm 119:105

"*The more you read the Bible, the more you'll love its Author.*" — Unknown

Gerry Daley

CHURCHES TOGETHER IN COULSDON (CTC)/ENABLING GROUP (EG)

21st January 2024: social gathering
Service for Week of Prayer for Christian Unity
Annual Assembly: Officers' agreements to serve a further year were approved:
Hon Secretary: Malcolm Newman requested to stand down when replacement found
Vice Chair: Dave Newland
Treasurer: vacant, Monica Jefford interim manager, online banking instigated
Independent Examiner: Michael Southwell
Floating Shelter and Nightwatch Coordinator: Leonie Wilding
Steering Committee representative: Judy Whitehead

February/July/November: CTC represented at CCF Prayer Breakfasts

4th March: St Mary and St Shenouda, EG Meeting
Deferred from 19th February to facilitate attendance at library consultation meeting
Amended Constitution ratified
Outstanding business matters added to agenda: directory, leaflet, meeting notes and replacement Covenant copies
29th March: Walk of Witness: St Aidan's to Brighton Road Methodist Church Coulsdon
31st March: Easter Sunrise service Farthing Down, followed by breakfast
Promoted using CR5's NFPO and Prayer for Coulsdon pages

April: Revds Paul Roberts and Stephen Mares received financial tokens of appreciation on their respective retirements.

19th May: 40th Anniversary celebrated at Old Coulsdon Congregational Church

4th June: St Andrew's, EG meeting
Presentation from Penny Smith-Orr Chair of Faiths Together in Croydon
Fr Kyrillos, part of CTC, also committee member
Tomy Pereira, Purley Mosque visited as a guest

23rd (previously 9th) October: St Aidan's, EG meeting
CTC awareness, attendance, communication and future plans discussed
Facebook link established
Based on budget forecast consensus for individual church subscriptions in 2025
CR5 promotion of Christmas services

November/December: Floating Shelter fund, £328.67p, closed with balance to Nightwatch
Volunteers made sandwiches for Nightwatch, Queen's Gardens
21st December: carols sung in Coulsdon Library and outside Aldi
31st December: financial balance £306.38p

Monica Jefford

PARISH SAFEGUARDING REPORT

We have a duty to ensure the wellbeing of everyone within our church community and work in accordance with the diocesan policies and procedures as contained in "A Safe Church" which can be accessed online at:
<https://southwark.anglican.org/safeguarding/diocesan-policies-procedures/>

At their meeting on 9 January 2024, the PCC reviewed our Parish Safeguarding policy, but no changes were made

save that the contact details for the Diocesan Safeguarding Team have been updated on our website and are on display in both the Church and the Church hall. The review for 2025 has of course since taken place.

The subject of Safeguarding is also a standing topic on PCC Agendas.

Sara-Jane Davidson completed her PSO training and was certified on 27 April 2024. SJ was of course prior to this very hands on in her support but this continues and is much appreciated.

Karen otherwise continues to deal with the DBS renewals and first time applications as and when they arise and either she, SJ or Esther check identity documents etc in person. We are lucky to have so many talented and caring people in the Parish who volunteer in various roles.

In April 2024 Karen received an invitation to complete a survey in relation to initial reactions following on from The Wilkinson Review (November 2023) and The Jay Report (February 2024). Despite questioning the 6-day timescale provided in which to assimilate

both reports and then do the survey, no extension was permitted so it was unfortunately not possible to undertake this survey. We have however received a Parish Safeguarding Audit which following discussions between Esther, Karen and SJ was discussed at PCC level prior to submission.

Good News

The General Synod have recently discussed the future of Church Safeguarding and have now, thankfully, approved a move towards more independent Safeguarding structures in dioceses and nationally. This will take time, not least because the setting up of an external scrutiny body will require legislation in order to give it regulatory power. In the meantime there will be no change to the way that we or the diocese work to support Safeguarding.

Please pray that the necessary changes are prioritised and implemented in a way which affirms the Synod's commitment to greater independence in Safeguarding in the Church of England.

Karen Bowey and Sara-Jane Davidson
Parish Safeguarding Officers

CROYDON SOUTH DEANERY SYNOD 2024

The theme for 2023-24 was Welcoming Church. Within that, on 20th February 2024 at Christ Church, we tackled the issue of Unconscious Bias. We welcomed Rt Rev Dr Rosemarie Mallett, Bishop of Croydon, who gave a very thought-provoking presentation, based on the diocesan training course. Unconscious Bias was something we all suffered from, so no judgement was involved. The issue was how to recognize it in ourselves and tackle it. Bishop Rosemarie shared practical strategies for doing this.

At St Mark's on 6th June 2024, we welcomed Imani McEwen from the diocesan Children and Young People (CYP) Team who shared some revealing research on young people's attitudes to faith and spirituality, and the resources available to assist churches in the vital work with children and young people. It also provided a valuable opportunity for churches to reflect on their CYP work: and the joys and challenges involved in it.

On 9th October 2024 at St John's, Rev Canon Will Cookson, Diocesan Director of Mission and Dean of Pioneering Ministry & Fresh Expressions gave an exciting presentation on Sharing Faith: Telling Your Story. This included details of the Diocesan Investment Programme, for which £30 million had been secured from the National Church. The session also provided opportunities for Synod members to reflect on key issues in groups. Particularly revealing was the

exercise in which we looked at maps of our parishes to pinpoint places where people gathered and where there might be opportunities for Mission.

The key procedural item covered by Synod in 2024 was the election of the Deanery representatives on Diocesan Synod: Rev Justine Middlemiss (All Saints', Kenley & St Barnabas') and Rev Doug McHardie (Christ Church) to the House of Clergy; and Mrs. Nicola Howe (All Saints', Kenley) & Mrs. Indrani Balachandran (Christ Church) to the House of Laity.

Audra Proctor, Jo Denvil, Jenny Atkinson

SACRISTAN

I do not have very much to report for the year concerned. It is lovely that we have so many youngsters learning to serve at our services and we should say a very big thank you to Eve Smith for the trouble she takes to train them.

I would still be interested in showing anyone what the duties are for the Sacristan as if I am not around for any reason it falls back to Esther to set the church up for herself whereas I think we would agree that is not the way her time should be spent.

I am not asking anyone to take over from me but just to know what needs to happen if I am not around.

I would also like to say thank you to Danielle for dealing with orders for new supplies.

Cynthia Stanley

FABRIC, GOODS AND ORNAMENTS

West Window

Throughout 2024, the PCC members have been looking at ways to move forward with this very important and necessary project. We had a proposal recommendation from the DAC that was valid for 12 months from the 23rd of February 2024. This has now expired and Rev Canon Esther Foss has gone back to the DAC asking for an extension initially until this September. It remains a very costly project and we are looking at more possible ways of fundraising. Some members of the congregation have already set the ball rolling. You know who you are and we are very grateful for your contributions. We are hoping to start work soon.

Flaking Paintwork in the Church

This remains an issue that will have to be attended to, but at the moment, the West Window is our priority. It will be another costly project.

Garden of Remembrance

The DAC recommended our proposals in July 2024. The PCC recognises that creating a new area for the burial of ashes for the loved ones remains a priority, but the West Window project will be swallowing most of our finances. It remains in the pipeline.

Church Tower

As reported in our 2023 report, the timber frame supporting the cross had deteriorated and needed attention. This has now been resolved at a very competitive fee of £950, thanks to Toni's huge efforts in finding us a reliable and competent builder in A L Buildings. We had previously been quoted £6000! Many thanks Toni.

Internet System

Toni has now extended the system (introducing 2 routers) to the Hall and the Church.

Men's Toilets

Toni has replaced the occupancy detector in the men's toilet for lights and flushing control.

Church Boilers

All now in working order. Cowleys attended to them at a competitive price. Many thanks to Bob Witham for looking after the heating system in the church and hall. Fire and Gas certificates are also up to date.

Church Grounds

They are managed by a team of professional gardeners.

Goods and Ornaments

The Terrier and inventory of Goods and Ornaments has been checked and all items found to be present and correct.

Toni and I would like to thank every member of our congregation who make our church a welcoming, warm, friendly and safe place of worship. Special thanks to Esther, Gerry, Cynthia and Doreen Sylvester. Doreen prepares the worship, hymn books and leaflets every Sunday when she attends.

Last, but not least, thanks to Christopher Woolmer and his fabulous choir for their outstanding music performance.

There will NOT be a church inspection this year as the Archdeacon is undertaking a parish conversation at St. Andrew's instead.

Sheila Linney & Toni Best (Church Wardens)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW,
COULSDON

TRUSTEES REPORT 2024

St Andrew's Vision Statement - *'A joyful, daring, diverse and generous Christian community, setting the world alight with the love of God.'*

Aim and Purposes

St. Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Esther Foss, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church Hall and the property at 23 Rickman Hill.

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. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular 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; developing knowledge of the Christian faith and deepening our relationship with God.
- Provision of pastoral care for people living in the parish and those outside the parish but who worship at St Andrew's.
- Missionary and outreach work to people of all ages.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Andrew and the Church Hall.

Structure, governance and management

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, churchwardens, diocesan reader, 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.

Catherine Atkinson was elected to the role of Electoral Roll Officer by the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC.

The full PCC met six times during 2024 and twice for extraordinary meetings.

The Standing Committee is required by law and has the authority to transact the business of the PCC between meetings, subject to any directions given by the PCC.

Given its wide responsibilities the PCC has three subcommittees: the Finance Committee, the Leadership Committee and the West Window Renewal Project Subcommittee. These subcommittees are responsible to the PCC and report back to it with minutes of their decisions being received by the full PCC and discussed as necessary.

Risk management

The Parochial Church Council has a duty to identify and review risks to which the charity is exposed and ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Parochial Church Council has assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity also child and vulnerable persons safeguarding and are satisfied that systems are in place to mitigate exposure to major risks.

Administration

St. Andrew's Church is situated on Woodmansterne Road, Coulsdon. It is part of the Diocese of Southwark within the Church of England. The correspondence address is: The Parish Office, St Andrew's Church, Woodmansterne Road, Coulsdon, Surrey CR5 2DD.

The Parochial Church Council (PCC) is an unincorporated charity body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measures. The Charity registration number for St Andrew's is 1134597.

PCC members who have served at any time from 1st January 2024 until the date this report was approved are:

Ex Officio members

Vicar and Chairperson: Rev Canon Esther Foss

Reader: Gerry Daley

Churchwardens: Sheila Linney
Toni Best

Deanery Synod reps: Jenny Atkinson (CPLM)
Audra Proctor
Jo Denvil

PCC Secretary: Katie Burrows

Elected members who have served at any time from 1st January 2024 were:

Catherine Atkinson
Julie Best
Karen Bowey
Sara Jane Davidson
Chris Firat
Gail Haynes
Dorothea Harleston
Monica Jefford
John Linney (Treasurer)
Allison North
Lauren Powell
Michael Southwell
Danielle Stobart
Julie Webb

Members stepping down in 2024 were:

Catherine Atkinson

Karen Bowey
Dorothea Harleston
Gail Haynes
John Linney
Allison North
Michael Southwell
Danielle Stobart

Members appointed during 2024 were:

Catherine Atkinson
Julie Best
Katie Burrows
Chris Firat
Monica Jefford
John Linney
Allison North
Lauren Powell
Julie Webb

Standing Committee members who have served at any time from 1st January 2024 are:

Rev'd Canon Esther Foss
Toni Best (Church warden)
Sheila Linney (Church warden)
Gerry Daley (Reader)
Jenny Atkinson (CPLM)
John Linney (Treasurer)

Finance Committee members who have served at any time from 1st January 2024 are:

Rev'd Canon Esther Foss
Toni Best
Sheila Linney
John Linney
Jan Goddard
Gerry Daley
Audra Proctor
Michael Southwell

Leadership Committee Members who have served at any time from 1st Jan 2024 are:

Rev'd Canon Esther Foss
Jenny Atkinson
Toni Best
Gerry Daley
Sheila Linney

West Window Renewal Project Subcommittee members who have served at any time from 1st Jan 2024 are:

Rev'd Canon Esther Foss
Toni Best
Bob Witham
John Linney
Gerry Daley
Jenny Atkinson
Michael Southwell
Peter Burton
David Pritchard

Financial Report 2024

The financial responsibility of the PCC is to ensure that funds are available to support outreach, finance the ministry of St. Andrew's, and maintain its buildings for future generations. The Council's policy is to build and maintain sufficient funds to cover contingencies and meet these objectives, as highlighted in our Finance Policy.

The Reserves Policy, part of the Finance Policy, was updated following discussions with the Diocese. Reserves were reduced from £125K to £90K, as approved by the PCC on 22 July 2022. This figure comprises £50K to cover building and maintenance and £40K as approximately 4-5 months' running costs.

The Finance Policy was reviewed, and amendments were agreed upon by the Finance Committee on 31 October 2024. At the following PCC meeting on 5 November 2024, it was agreed that individual PCC members would review the policy, with formal approval planned for the January 2025 meeting.

In March 2023, we began processing salary payments using HMRC's PAYE for Employers software, which calculates the necessary deductions. This system is now used for payments to our Administrator, Music Director, and Cleaner.

Projects and Developments

The new Remembrance Garden was initially expected to be completed in 2021. However, the project has faced delays due to the need for faculty approval. At the PCC meeting on 5 November 2024, it was noted that further details required by the Diocese were nearing completion. The final cost of the project will exceed the original budget.

The PCC originally prioritized the replacement of the West Window in the Narthex in 2022. While approval has been received, the project remains delayed due to unresolved contractual details with the architect. The West Window Renewal Subcommittee, established in February 2021, is scheduled to meet with the architect in March 2025 to finalize contractual terms.

Charitable Contributions

For 2024, the PCC decided to maintain charitable contributions, with mission grants totaling £2,800, evenly split between home and overseas causes. The number of grants was reduced, but each grant amount was increased to £350.

The PCC also agreed to increase the planned Parish Support Fund contribution by 3.5%, as requested by the Diocese, from £61,116 in 2024 to £63,252 in 2025.

Funding Sources

The PCC's activities are primarily funded through:

- **Regular giving** under the Stewardship Scheme, which increased by approximately £700 to £45,596 in 2024.
- **Investment income**, which increased slightly compared to 2023.
- **Hall income**, which rose by £1,000 to £10,151 in 2024.

- **Rickman Hill rental income**, which amounted to £14,000 in 2024, a £1,700 decrease from 2023 due to a tenant change. An increased rent is expected to generate £24,000 annually.
- **Fundraising activities**, which generated £2,800, almost £1,000 less than in 2023, primarily due to the absence of a pantomime.

Despite the increase in regular giving, the total funding raised was £80,500, similar to 2023 but expected to be significantly higher in 2025.

Expenses and Financial Summary

Rickman Hill expenses in 2024 remained high at £6,600, although this was £2K less than in 2023. The shortfall noted in 2023 was addressed by a £9,883 General Fund transfer.

The Charity Governance Code is under review to determine how its relevant aspects can be implemented.

Financial Highlights 2024

Total receipts from unrestricted funds were £109,062 (2023: £96,745), including £45,596 from unrestricted planned voluntary donations (2023: £44,785) and £13,011 from Gift Aid (2023: £10,728).

Restricted grants and donations amounted to £18,323 (2023: £20,000).

Rickman Hill's gross rental income was £14,000 (2023: £15,700).

A total of £112,719 (2023: £113,081) was spent from unrestricted funds to support St. Andrew's Christian ministry, including a diocesan parish share contribution of £61,116 (2023: £59,160), which largely funds clergy stipends and housing.

The combined Funds were increased by £13,672 (2023: increased £21,221).

Summary of the movements of PCC funds are tabulated below:

	2024	2023
	£	£
General Fund *(Inv gain £6,248-2024; £23,663-2025)	(9,465)	9,059
Hall Fund	2,173	(1,731)
Rickman Hill Fund	5,341	(6,105)
West Window Fund	17,303	10,000
Organ Fund	(1,680)	9,999
Total Movement	13,672	21,221

Total unrestricted funds, excluding properties, amounted to £247,089 as of 31 December 2024 (2023: £254,382).

The financial statements have been prepared on the going concern basis as in the opinion of the Trustees there are no material uncertainties about the charity's ability to continue.

Reserves Policy

Reserves increased by £13,672 in 2024, benefiting from a £6,248 gain in investment value. The PCC aims to rebuild reserves if necessary. Excluding freehold property valued at £600,000, total reserves stood at £294,385 at year-end 2024 (2023: £280,714). PCC policy mandates investment in ethical funds, currently held in the CBF investment fund and bank accounts.

2025 and Future Considerations

The continued commitment, generosity, and voluntary efforts of the church community ensure a positive financial outlook for St. Andrew's. However, challenges remain in 2025, particularly due to the impact of the Ukraine war on the cost of living. Electricity and gas costs are expected to rise.

The fluctuations on investment gains whilst favorable for the last few years, can only be ascertained when the investments are realised.

Investment gains, while favorable in recent years, remain uncertain. In 2024, we realised a £6,248 gain compared to £23,663 in 2023. Despite receiving £25,000 in legacies and restricted donations, there was only a £7,400 surplus of income over expenditure.

Without additional sponsorship for the West Window (currently £40,000 received), a conservative estimate suggests that over £130,000 may need to be withdrawn from investments in 2025, representing a 50% loss in investment value and a £4,000 annual dividend reduction.

While regular giving increased in 2019 following a stewardship campaign, donor attrition in subsequent years presents a challenge. Recruiting new donors will be necessary to maintain or increase current levels of giving, though current economic conditions make this difficult in the short term.

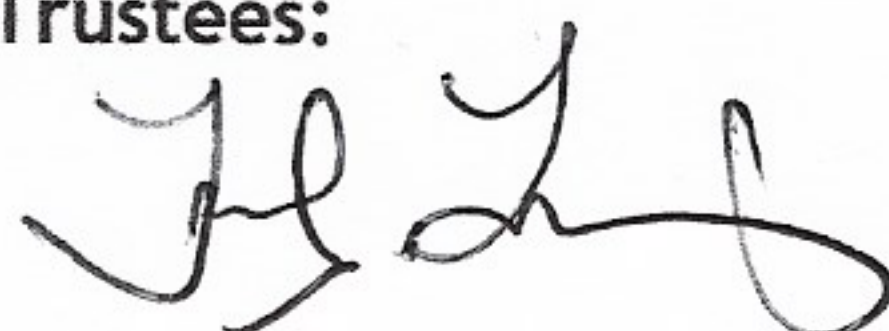
Conclusion

Despite the challenges outlined above, the Parish maintains a strong balance sheet. However, as noted in previous reports, regular income struggles to cover expenses, with the gap widening annually. Careful consideration is required before committing to significant expenditures.

We extend our gratitude to all Parish members for their generous giving, support, and financial commitment during 2024.

Signed on behalf of the Trustees:

John Linney
Hon. Treasurer



13.4.25

PCC of St. Andrew, Coulsdon - Trustee Report and Financial Accounts 2024

Independent examiner's report to the Parochial Church Council of St Andrew's Church, Coulsdon

I report to the charity trustees, being the Parochial Church Council, on my examination of the accounts, set out on pages 8 to 17, of the Parochial Church Council of St Andrew's Church, Coulsdon (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

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

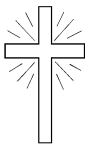
2. the accounts do not accord with those records; or

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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Timothy Slater ACA, CTA
Shaw Gibbs Limited
Salatin House,
19 Cedar Road
Sutton
Surrey
SM2 5DA
Date: 13 April 2025





Statement of Financial Activities
For the year ending 31 December 2024

For the year from 01 January 2024 to 31 December 2024

	Note	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Incoming resources						
Income from donors, investments and PCC activities						
Donated income		73,941	—	17,823 —	91,764	80,170
Income from PCC activities		12,489	—	500 —	12,989	12,846
Investment income		19,593	2,100	— —	21,693	23,195
Incoming resources from charitable activities		2,547	—	— —	2,547	3,080
Other incoming resources		491	—	— —	491	455
	2					
Total income		109,062	2,100	18,323 —	129,485	119,746
Resources used						
Cost of generating funds		176	—	— —	176	437
Fundraising trading cost of goods sold and other costs		973	—	— —	973	362
Grants		2,800	—	— —	2,800	2,600
Activities directly relating to the work of the Church		107,265	—	2,700 —	109,964	108,224
Church management and administration		1,506	6,642	— —	8,148	10,565
	3					
Total expenditure		112,719	6,642	2,700 —	122,062	122,187
Gains / losses on investment assets		6,248	—	— —	6,248	23,663
Net income / (expenditure) resources before transfer		2,591	(4,542)	15,623 —	13,672	21,221
Transfers						
Gross transfers between funds - in		—	9,884	— —	9,884	—
Gross transfers between funds - out		(9,884)	—	— —	(9,884)	—
Other recognised gains / losses						
Net movement in funds		(7,292)	5,341	15,623 —	13,672	21,221
Reconciliation of funds						
Total funds brought forward		854,381	(3,995)	30,328 —	880,714	859,492
Total funds carried forward		847,088	1,347	45,950 —	894,385	880,714

BALANCE SHEET AT 31 DECEMBER 2024St. Andrew's Church, Coulsdon
Balance sheet (Summary)

As at 31/12/2024

As at 31/12/2023

	NOTE	£	£
		As at 31/12/2024 £	As at 31/12/2023 £
Fixed assets	5		
Tangible assets	4	600,000	600,000
Investments		279,244	272,995
		<u>879,244</u>	<u>872,995</u>
Current assets			
Cash at bank and in hand		21,127	8,960
		<u>21,127</u>	<u>8,960</u>
Liabilities			
Creditors: Amounts falling due in one year	7	5,985	1,242
Net current assets less current liabilities		<u>15,141</u>	<u>7,718</u>
Total assets less current liabilities		<u>894,385</u>	<u>880,714</u>
Total net assets less liabilities		<u>894,385</u>	<u>880,714</u>
Represented by			
Unrestricted			
Unrestricted - General fund		233,621	243,086
Unrestricted - Church Hall Fund		2,127	(45)
Unrestricted - Building Fund (to cover major works)		11,340	11,340
Unrestricted - Property Reval Reserve- Rickman Hill &		600,000	600,000
Designated			
Designated - Choir in mem. Mollie C		1,222	1,222
Designated - Rickman Hill Fund .		—	(5,341)
Designated - WHISKINFLOWERFUND		125	125
Restricted			
Restricted - Messy Church		(1)	(1)
Restricted - West Window replacement		37,631	20,328
Restricted - Organ Fund (repair & refurbishment of orga		8,320	10,000
Restricted - Centenary Fund		1	1
Funds of the church	11	<u>894,385</u>	<u>880,714</u>

Approved by the Parochial Church Council on 8th April 2025 and signed on its behalf by:
Rev. E Foss, Chairman

E Foss 13.4.25

Analysis of income and expenditure
Selected period: 01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Incoming resources						
<i>Income from donors, investments and PCC activities</i>						
0101 - Gift Aid - Bank	43,856	—	—	—	43,856	42,655
0110 - Gift Aid - Envelopes	1,155	—	—	—	1,155	1,700
0201 - Other planned giving (non GA)	585	—	—	—	585	430
0301 - Loose plate collections	2,140	—	—	—	2,140	2,122
0302 - Contactless giving - service	931	—	—	—	931	—
0501 - One-off Gift Aid gifts	1,565	—	—	—	1,565	1,962
0550 - Donations and appeals etc	699	—	15,391	—	16,090	8,571
0601 - Tax recoverable on Gift Aid	13,011	—	2,431	—	15,442	12,729
0701 - Legacies	10,000	—	—	—	10,000	10,000
1240 - Church hall lettings - fund raising	10,151	—	—	—	10,151	9,140
1301 - Fund raising events	2,338	—	500	—	2,838	3,706
1001 - Dividends	7,578	—	—	—	7,578	7,462
1020 - Bank and building society	115	—	—	—	115	33
1030 - Rent (23 Rickman Hill)	11,900	2,100	—	—	14,000	15,700
<i>Income from donors,</i>	106,024	2,100	18,323	—	126,447	116,210
<i>Incoming resources from charitable activities</i>						
1101 - Fees - weddings/funerals (gross)	1,763	—	—	—	1,763	2,224
1260 - Parish magazine sales	—	—	—	—	—	6
1270 - Coffee sales	784	—	—	—	784	850
<i>Incoming resources from</i>	2,547	—	—	—	2,547	3,080
<i>Other incoming resources</i>						
1330 - Other sundry income	491	—	—	—	491	455
<i>Other incoming resources Totals</i>	491	—	—	—	491	455
Incoming resources Grand	109,062	2,100	18,323	—	129,485	119,746
<i>There may be minor discrepancies in the totals if the pence are not being shown</i>						

Analysis of income and expenditure

Selected period: 01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Resources used						
Cost of generating funds						
2201 - Mission expenses	176	—	—	—	176	437
1730 - Fund raising expenses	973	—	—	—	973	362
Cost of generating funds Totals	1,149	—	—	—	1,149	799
Grants						
1830 - Giving to overseas missions	1,400	—	—	—	1,400	1,300
1850 - Giving to home missions	1,400	—	—	—	1,400	1,300
Grants Totals	2,800	—	—	—	2,800	2,600
Activities directly relating to the work of the Church						
1851 - Messy Church	314	—	—	—	314	236
1910 - Diocesan quota	61,116	—	—	—	61,116	59,160
2050 - Salaries	16,597	—	—	—	16,597	13,763
2051 - Salaries - HMRC deductions	2,271	—	—	—	2,271	—
2101 - Incumbents expenses	804	—	—	—	804	665
2170 - Junior church	8	—	—	—	8	—
2180 - Outreach expenses	487	—	—	—	487	650
2330 - Church maintenance	1,049	—	—	—	1,049	3,314
2340 - Upkeep of services & organ	1,958	—	1,680	—	3,638	2,643
2350 - Upkeep of churchyard	1,852	—	—	—	1,852	1,737
2360 - Sundry expenses	1,231	—	—	—	1,231	980
2370 - Professional Fees etc.	924	—	1,020	—	1,944	5,034
2400 - Expenses of weddings &	685	—	—	—	685	1,410
2410 - Church running costs	1,780	—	—	—	1,780	433
2430 - Church running - insurance	4,137	—	—	—	4,137	3,962
2440 - Church running heat and light	2,963	—	—	—	2,963	3,364
2520 - Hall misc running costs	15	—	—	—	15	—
2550 - Hall running - insurance	1,770	—	—	—	1,770	1,695
2561 - Hall Cost -Misc	425	—	—	—	425	—
2590 - Hall running - heating & lighting	5,930	—	—	—	5,930	4,600
2701 - Church major repairs - structure	950	—	—	—	950	—
2820 - Hall + major repairs - installation	—	—	—	—	—	4,542
2830 - Hall int and ext decorating	—	—	—	—	—	35
Activities directly relating to the Church management and administration	107,265	—	2,700	—	109,964	108,224
2130 - 23 Rickman Hill expenses	—	6,642	—	—	6,642	8,849
2145 - Sundry administrative expenses	8	—	—	—	8	—
2310 - Stationery postage telephone	1,497	—	—	—	1,497	1,715
Church management and	1,506	6,642	—	—	8,148	10,565
Resources used Grand totals	112,719	6,642	2,700	—	122,062	122,187
<i>There may be minor discrepancies in the totals if the pence are not being shown</i>						

NOTES TO THE FINANCIAL STATEMENTS

For the year ending 31 December 2024

Note 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 the Republic of Ireland [FRS 102] [effective 1 January 2019], Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

The financial statements include all transactions, assets and liabilities for which the trustees can be held responsible in law. These do not include the financial statements of the church groups that owe affiliation to another body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes by the PCC. Funds designated for a purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in Note 11. Endowment funds, where the capital must be retained, are explained in Note 11.

Incoming Resources

Voluntary income and capital resources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised only when received. Tax recoverable on Gift Aid donations is recognised when the donation to which they relate is received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its receipt by the PCC is reasonably certain.

Funds raised by the Summer Fair, Christmas Market and similar events are accounted for gross.

Sales of books and magazines from the Church bookstall are accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is due.

Income from investments

Dividends are accounted for when due and payable, and interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments

Realised gains are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December 2024.

Financial Instruments

The Church only has financial assets and 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.

Currency

The Church's functional and presentational currency is pounds Sterling [GBP].

Resources used

Grants

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

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December 2024 is provided for in these financial statements as an operational [though not a legal] liability and is shown as a creditor in the Balance sheet.

Fixed Assets

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by the Charities Act 2011.

Movable church furnishings held by the vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church's inventory, which can be inspected [at any reasonable time].

For inalienable property acquired prior to 2001 there is insufficient cost information and therefore such assets are not valued in the financial statements. Items acquired since January 2001 have been capitalised and depreciated in the financial statements over their currently anticipated useful economic life on a straight-line basis.

Property for Church use

The Hall and curate's house [so long as required for a curate by the PCC] is valued at original valuation when first brought into the accounts.

All expenditure incurred during the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2001 is written off.

Other fixtures, fittings and office equipment

Equipment used within church premises is depreciated on a straight-line basis over 3 or 5 years. Individual items of equipment with a purchase price of £1,000 or less may be written off when the asset is acquired.

Investments

Investments are valued at market value as at 31 December 2024.

Current assets

Amounts owing to the PCC at 31 December 2024 in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the Central Board of Finance Church of England Funds or at the bank.

NOTES TO THE FINANCIAL STATEMENTS (continued)

2 INVESTMENTS

	2024	2023
Quoted Investments	£	£
Market value at 1 January 2024	272,995	249,332
Assets liquidised	0	0
Gains realised in 2024	0	0
Revaluation gains/[losses]	6,248	23,663
Market Value at 31 December 2024	<u>279,243</u>	<u>272,995</u>

These investments are held by Diocesan Trustees on behalf of the PCC; the PCC follows an 'ethical' investment policy.

3 FIXED ASSETS HELD FOR THE PCC'S OWN USE

	Freehold Buildings	Land & At Valuation	Equipment At Cost	Total
		£	£	£
Cost or valuation				
at 1 January 2024		600,000	4,157	604,157
Additions		0	0	0
Disposals		0	0	0
at 31 December 2024		<u>600,000</u>	<u>4,157</u>	<u>604,157</u>
Depreciation				
at 1 January 2024		-	4,157	4,157
Charge for the year		-	0	0
Disposals		-	0	0
at 31 December 2024		<u>-</u>	<u>4,157</u>	<u>4,157</u>
Net book value				
at 1 January 2024		600,000	0	600,000
at 31 December 2024		<u>600,000</u>	<u>0</u>	<u>600,000</u>

Freehold Land & Buildings comprise

- a) *St Andrew's Church hall. Valuation utilised is the re-instatement cost as recommended by the PCC's Insurance Company (£500,000).*
- b) *23 Rickman Hill. Estimated value in use in 1999 by the PCC (£100,000). The property was purchased for use by the Curate at St Andrew's. This is considerably undervalued.*

5 DEBTORS

	2024	2023
	£	£
Tax recoverable on Gift Aid	0	0
Others	0	0
	<u>0</u>	<u>0</u>

**5 CREDITORS:
AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024	2023
	£	£
Accruals	5,985	1,242
	<u>5,985</u>	<u>1,242</u>

6 STAFF COSTS

	2024	2023
	£	£
Salaries	18,867	13,763
	<u>18,867</u>	<u>13,763</u>

During the year the PCC employed 3 persons [2023:3], who did not earn £60,000 pa or more.

7 TRANSACTIONS WITH PCC MEMBERS

There were no disclosable transactions in respect of PCC members (Trustees), persons closely connected with them or other related parties except for one person who was employed to administer the Church office at £1,657. There were no pension or other benefits. Apart from this no trustee was reimbursed any personal expenses incurred by them for services provided on behalf of the Church. One trustee donated £3,500 to a Restricted fund (2023 - £3,000). The total amount of donations received by the church from the Trustees during the period was £15,000 [2023 - £16,630].

8 PROFESSIONAL FEES

	2024	2023
	£	£
Independent examination fee	924	919

9 FUND DETAILS & MOVEMENTS**a) Unrestricted funds****i) General Reserve**

Balance 1/1/24	243,086	234,027
Add incoming resources	109,062	96,746
Deduct outgoing resources	(112,720)	(113,080)
Gains/Losses on investments	6,248	23,662
Transfer From Rickman Hill Fund	(9,883)	-
Transfer to Hall Fund	(2,172)	1,731
Balance at 31/12/24	233,621	243,086

ii) Church Hall Fund (to cover repairs/renewals for the Church Hall)

Balance at 1/1/24	(44)	1,687
Net transfer (to)/from General Reserve	2,172	(1,731)

Balance at 31/12/24

2,128	(44)
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iii) Building Fund (to cover major works to Church buildings)

Balance 1/1/24	11,340	11,340
Balance 31/12/24	11,340	11,340

iv) Property Revaluation Reserve - 23 Rickman Hill and Church hall

Balance 1/1/24	600,000	600,000
Balance 31/12/24	600,000	600,000

Total Unrestricted Funds

847,089	854,382
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b) Restricted Funds**i) Organ Fund**

Balance at 1/1/24	9,999	-
Donation	-	9,999
Expenditure	(1,679)	-
Balance at 31/12/24	8,320	9,999

ii) West Window Fund

Balance 1/1/24	20,328	10,328
Expenditure	(1,020)	-
Donations	18,322	10,000
Balance 31/12/24	37,630	20,328

Total Restricted Funds

45,950	30,327
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c) Designated Funds**i) Rickman Hill fund**

Balance 1/1/24	(5,341)	764
Income	2,100	3,000
Expenditure	(6,642)	(9,105)
Transfer from General Reserve	9,883	-
Balance 31/12/24	0	(5,341)

ii) Choir fund

Balance 1/1/24	1,221	1221
Donation	0	0
Income	0	0
Balance 31/12/24	1,221	1,221

iii) Whiskin Flower Fund

Balance 1/1/24	125	125
Donation	-	-
Balance 31/12/24	125	125

Total Designated Funds

1,346	(3,994)
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TOTAL FUNDS

894,385	880,713
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10 BUILDING FUND

The Building Fund is an unrestricted fund of the PCC holding funds set aside for future maintenance of the church building. The last Quinquennial Inspection was undertaken in May 2023. A programme of work is being undertaken as a result of the inspection.

11 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Designated Fund £	Restricted Funds £	Total £
Fixed assets	847,088	1,347	30,809	879,244
Current assets	0	0	21,126	21,126
	847,088	1,347	51,935	900,370
Current liabilities	0	0	(5,985)	(5,985)
Fund balances	847,088	1,347	45,950	894,385

12 APPEALS & GRANTS

	Special Appeals		Total 2024	Total 2023
	(Authorised by PCC)	(Not Authorised by PCC)		
	£	£	£	£
Grants Overseas			-	
A Rocha			-	350
Barnabas fund			-	-
Medicine Sans Frontieres	350		350	-
Red Cross			-	350
Shelterbox			-	350
Sightsavers			-	350
Smile (Transforms a life)	350		350	-
Shelterbox	350		350	-
StFrancis Hospital	350		350	-
USPG (Mission)			-	-
	1,400	0	0	1,400
At Home				
Ben Kinsella Trust	350		350	350
Daniel Spargo-Mabbs Foundation			0	350
Nehemiah Project	350		350	-
Croydon and Bromley Womens Aid	350		350	-
St Christopher's Hospice	350		350	-
Ryan MS Therapy (Sutton)			0	350
Samaritans of Croydon			0	350
The Children's Society		448	448	295
Christian Aid			0	49
Southwark Diocese Lent Call		203	203	-
Messy church		313	313	235
Prior Year Adjustment			-	(200)
	1,400	0	964	1,779
Net figures				
	2,800	0	964	3,764
Funded by				
Special Collections	-	-	964	579
Missionary Grants	2,800		-	2,600
	2,800		964	3,179

13 CAPITAL COMMITMENTS

There were no capital commitments at 31st December 2024 (2023 nil).

NOTE 14 Statement of Financial Activities [comparative]
For the year ending 31 December 2023

St. Andrew's Church, Coulsdon
Statement of Financial Activities
For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds
Incoming resources					
Income from donors, investments and PC					
Donated income	60,169	—	20,000	—	80,169
Income from PCC activities	12,846	—	—	—	12,846
Investment income	20,194	3,000	—	—	23,194
Incoming resources from charitable activi	3,080	—	—	—	3,080
Other incoming resources	455	—	—	—	455
Total income	96,745	3,000	20,000	—	119,745
Resources used					
Cost of generating funds	436	—	—	—	436
Fundraising trading cost of goods sol	361	—	—	—	361
Grants	2,600	—	—	—	2,600
Activities directly relating to the work of th	108,223	—	—	—	108,223
Church management and administration	1,459	9,105	—	—	10,564
Total expenditure	113,081	9,105	—	—	122,187
Gains / losses on investment assets	23,662	—	—	—	23,662
Net income / (expenditure) resources k	7,326	(6,105)	20,000	—	21,221
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Other recognised gains / losses					
Net movement in funds	7,326	(6,105)	20,000	—	21,221
Reconciliation of funds					
Total funds brought forward	847,054	2,110	10,327	—	859,492
Total funds carried forward	854,380	(3,994)	30,327	—	880,713

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW,
COULSDON

TRUSTEES REPORT 2024

St Andrew's Vision Statement - *'A joyful, daring, diverse and generous Christian community, setting the world alight with the love of God.'*

Aim and Purposes

St. Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Canon Esther Foss, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church Hall and the property at 23 Rickman Hill.

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. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular 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; developing knowledge of the Christian faith and deepening our relationship with God.
- Provision of pastoral care for people living in the parish and those outside the parish but who worship at St Andrew's.
- Missionary and outreach work to people of all ages.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Andrew and the Church Hall.

Structure, governance and management

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, churchwardens, diocesan reader, 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.

Catherine Atkinson was elected to the role of Electoral Roll Officer by the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC.

The full PCC met six times during 2024 and twice for extraordinary meetings.

The Standing Committee is required by law and has the authority to transact the business of the PCC between meetings, subject to any directions given by the PCC.

Given its wide responsibilities the PCC has three subcommittees: the Finance Committee, the Leadership Committee and the West Window Renewal Project Subcommittee. These subcommittees are responsible to the PCC and report back to it with minutes of their decisions being received by the full PCC and discussed as necessary.

Risk management

The Parochial Church Council has a duty to identify and review risks to which the charity is exposed and ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Parochial Church Council has assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity also child and vulnerable persons safeguarding and are satisfied that systems are in place to mitigate exposure to major risks.

Administration

St. Andrew's Church is situated on Woodmansterne Road, Coulsdon. It is part of the Diocese of Southwark within the Church of England. The correspondence address is: The Parish Office, St Andrew's Church, Woodmansterne Road, Coulsdon, Surrey CR5 2DD.

The Parochial Church Council (PCC) is an unincorporated charity body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measures. The Charity registration number for St Andrew's is 1134597.

PCC members who have served at any time from 1st January 2024 until the date this report was approved are:

Ex Officio members

Vicar and Chairperson: Rev Canon Esther Foss

Reader: Gerry Daley

Churchwardens: Sheila Linney
Toni Best

Deanery Synod reps: Jenny Atkinson (CPLM)
Audra Proctor
Jo Denvil

PCC Secretary: Katie Burrows

Elected members who have served at any time from 1st January 2024 were:

Catherine Atkinson
Julie Best
Karen Bowey
Sara Jane Davidson
Chris Firat
Gail Haynes
Dorothea Harleston
Monica Jefford
John Linney (Treasurer)
Allison North
Lauren Powell
Michael Southwell
Danielle Stobart
Julie Webb

Members stepping down in 2024 were:

Catherine Atkinson

Karen Bowey
Dorothea Harleston
Gail Haynes
John Linney
Allison North
Michael Southwell
Danielle Stobart

Members appointed during 2024 were:

Catherine Atkinson
Julie Best
Katie Burrows
Chris Firat
Monica Jefford
John Linney
Allison North
Lauren Powell
Julie Webb

Standing Committee members who have served at any time from 1st January 2024 are:

Rev'd Canon Esther Foss
Toni Best (Church warden)
Sheila Linney (Church warden)
Gerry Daley (Reader)
Jenny Atkinson (CPLM)
John Linney (Treasurer)

Finance Committee members who have served at any time from 1st January 2024 are:

Rev'd Canon Esther Foss
Toni Best
Sheila Linney
John Linney
Jan Goddard
Gerry Daley
Audra Proctor
Michael Southwell

Leadership Committee Members who have served at any time from 1st Jan 2024 are:

Rev'd Canon Esther Foss
Jenny Atkinson
Toni Best
Gerry Daley
Sheila Linney

West Window Renewal Project Subcommittee members who have served at any time from 1st Jan 2024 are:

Rev'd Canon Esther Foss
Toni Best
Bob Witham
John Linney
Gerry Daley
Jenny Atkinson
Michael Southwell
Peter Burton
David Pritchard

Financial Report 2024

The financial responsibility of the PCC is to ensure that funds are available to support outreach, finance the ministry of St. Andrew's, and maintain its buildings for future generations. The Council's policy is to build and maintain sufficient funds to cover contingencies and meet these objectives, as highlighted in our Finance Policy.

The Reserves Policy, part of the Finance Policy, was updated following discussions with the Diocese. Reserves were reduced from £125K to £90K, as approved by the PCC on 22 July 2022. This figure comprises £50K to cover building and maintenance and £40K as approximately 4-5 months' running costs.

The Finance Policy was reviewed, and amendments were agreed upon by the Finance Committee on 31 October 2024. At the following PCC meeting on 5 November 2024, it was agreed that individual PCC members would review the policy, with formal approval planned for the January 2025 meeting.

In March 2023, we began processing salary payments using HMRC's PAYE for Employers software, which calculates the necessary deductions. This system is now used for payments to our Administrator, Music Director, and Cleaner.

Projects and Developments

The new Remembrance Garden was initially expected to be completed in 2021. However, the project has faced delays due to the need for faculty approval. At the PCC meeting on 5 November 2024, it was noted that further details required by the Diocese were nearing completion. The final cost of the project will exceed the original budget.

The PCC originally prioritized the replacement of the West Window in the Narthex in 2022. While approval has been received, the project remains delayed due to unresolved contractual details with the architect. The West Window Renewal Subcommittee, established in February 2021, is scheduled to meet with the architect in March 2025 to finalize contractual terms.

Charitable Contributions

For 2024, the PCC decided to maintain charitable contributions, with mission grants totaling £2,800, evenly split between home and overseas causes. The number of grants was reduced, but each grant amount was increased to £350.

The PCC also agreed to increase the planned Parish Support Fund contribution by 3.5%, as requested by the Diocese, from £61,116 in 2024 to £63,252 in 2025.

Funding Sources

The PCC's activities are primarily funded through:

- **Regular giving** under the Stewardship Scheme, which increased by approximately £700 to £45,596 in 2024.
- **Investment income**, which increased slightly compared to 2023.
- **Hall income**, which rose by £1,000 to £10,151 in 2024.

- **Rickman Hill rental income**, which amounted to £14,000 in 2024, a £1,700 decrease from 2023 due to a tenant change. An increased rent is expected to generate £24,000 annually.
- **Fundraising activities**, which generated £2,800, almost £1,000 less than in 2023, primarily due to the absence of a pantomime.

Despite the increase in regular giving, the total funding raised was £80,500, similar to 2023 but expected to be significantly higher in 2025.

Expenses and Financial Summary

Rickman Hill expenses in 2024 remained high at £6,600, although this was £2K less than in 2023. The shortfall noted in 2023 was addressed by a £9,883 General Fund transfer.

The Charity Governance Code is under review to determine how its relevant aspects can be implemented.

Financial Highlights 2024

Total receipts from unrestricted funds were £109,062 (2023: £96,745), including £45,596 from unrestricted planned voluntary donations (2023: £44,785) and £13,011 from Gift Aid (2023: £10,728).

Restricted grants and donations amounted to £18,323 (2023: £20,000).

Rickman Hill's gross rental income was £14,000 (2023: £15,700).

A total of £112,719 (2023: £113,081) was spent from unrestricted funds to support St. Andrew's Christian ministry, including a diocesan parish share contribution of £61,116 (2023: £59,160), which largely funds clergy stipends and housing.

The combined Funds were increased by £13,672 (2023: increased £21,221).

Summary of the movements of PCC funds are tabulated below:

	2024	2023
	£	£
General Fund *(Inv gain £6,248-2024; £23,663-2025)	(9,465)	9,059
Hall Fund	2,173	(1,731)
Rickman Hill Fund	5,341	(6,105)
West Window Fund	17,303	10,000
Organ Fund	(1,680)	9,999
Total Movement	13,672	21,221

Total unrestricted funds, excluding properties, amounted to £247,089 as of 31 December 2024 (2023: £254,382).

The financial statements have been prepared on the going concern basis as in the opinion of the Trustees there are no material uncertainties about the charity's ability to continue.

Reserves Policy

Reserves increased by £13,672 in 2024, benefiting from a £6,248 gain in investment value. The PCC aims to rebuild reserves if necessary. Excluding freehold property valued at £600,000, total reserves stood at £294,385 at year-end 2024 (2023: £280,714). PCC policy mandates investment in ethical funds, currently held in the CBF investment fund and bank accounts.

2025 and Future Considerations

The continued commitment, generosity, and voluntary efforts of the church community ensure a positive financial outlook for St. Andrew's. However, challenges remain in 2025, particularly due to the impact of the Ukraine war on the cost of living. Electricity and gas costs are expected to rise.

The fluctuations on investment gains whilst favorable for the last few years, can only be ascertained when the investments are realised.

Investment gains, while favorable in recent years, remain uncertain. In 2024, we realised a £6,248 gain compared to £23,663 in 2023. Despite receiving £25,000 in legacies and restricted donations, there was only a £7,400 surplus of income over expenditure.

Without additional sponsorship for the West Window (currently £40,000 received), a conservative estimate suggests that over £130,000 may need to be withdrawn from investments in 2025, representing a 50% loss in investment value and a £4,000 annual dividend reduction.

While regular giving increased in 2019 following a stewardship campaign, donor attrition in subsequent years presents a challenge. Recruiting new donors will be necessary to maintain or increase current levels of giving, though current economic conditions make this difficult in the short term.

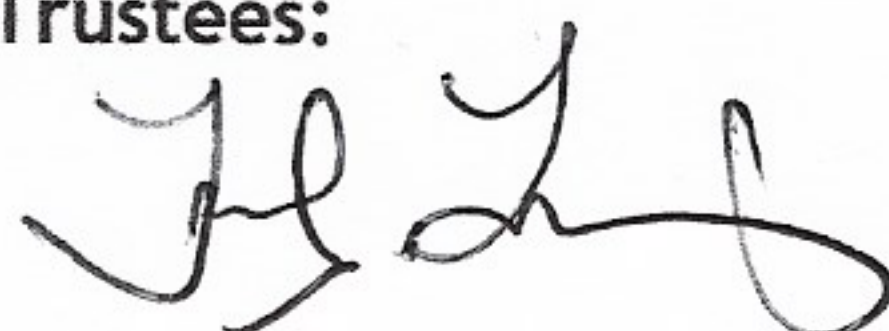
Conclusion

Despite the challenges outlined above, the Parish maintains a strong balance sheet. However, as noted in previous reports, regular income struggles to cover expenses, with the gap widening annually. Careful consideration is required before committing to significant expenditures.

We extend our gratitude to all Parish members for their generous giving, support, and financial commitment during 2024.

Signed on behalf of the Trustees:

John Linney
Hon. Treasurer



13.4.25

PCC of St. Andrew, Coulsdon - Trustee Report and Financial Accounts 2024

Independent examiner's report to the Parochial Church Council of St Andrew's Church, Coulsdon

I report to the charity trustees, being the Parochial Church Council, on my examination of the accounts, set out on pages 8 to 17, of the Parochial Church Council of St Andrew's Church, Coulsdon (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

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

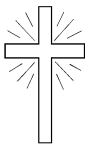
2. the accounts do not accord with those records; or

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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Timothy Slater ACA, CTA
Shaw Gibbs Limited
Salatin House,
19 Cedar Road
Sutton
Surrey
SM2 5DA
Date: 13 April 2025





Statement of Financial Activities
For the year ending 31 December 2024

For the year from 01 January 2024 to 31 December 2024

Note	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Incoming resources					
Income from donors, investments and PCC activities					
Donated income	73,941	—	17,823 —	91,764	80,170
Income from PCC activities	12,489	—	500 —	12,989	12,846
Investment income	19,593	2,100	— —	21,693	23,195
Incoming resources from charitable activities	2,547	—	— —	2,547	3,080
Other incoming resources	491	—	— —	491	455
2					
Total income	109,062	2,100	18,323 —	129,485	119,746
Resources used					
Cost of generating funds	176	—	— —	176	437
Fundraising trading cost of goods sold and other costs	973	—	— —	973	362
Grants	2,800	—	— —	2,800	2,600
Activities directly relating to the work of the Church	107,265	—	2,700 —	109,964	108,224
Church management and administration	1,506	6,642	— —	8,148	10,565
3					
Total expenditure	112,719	6,642	2,700 —	122,062	122,187
Gains / losses on investment assets	6,248	—	— —	6,248	23,663
Net income / (expenditure) resources before transfer	2,591	(4,542)	15,623 —	13,672	21,221
Transfers					
Gross transfers between funds - in	—	9,884	— —	9,884	—
Gross transfers between funds - out	(9,884)	—	— —	(9,884)	—
Other recognised gains / losses					
Net movement in funds	(7,292)	5,341	15,623 —	13,672	21,221
Reconciliation of funds					
Total funds brought forward	854,381	(3,995)	30,328 —	880,714	859,492
Total funds carried forward	847,088	1,347	45,950 —	894,385	880,714

BALANCE SHEET AT 31 DECEMBER 2024St. Andrew's Church, Coulsdon
Balance sheet (Summary)

As at 31/12/2024

As at 31/12/2023

	NOTE	£	£
		As at 31/12/2024	As at 31/12/2023
		£	£
Fixed assets	5		
Tangible assets	4	600,000	600,000
Investments		279,244	272,995
		<u>879,244</u>	<u>872,995</u>
Current assets			
Cash at bank and in hand		21,127	8,960
		<u>21,127</u>	<u>8,960</u>
Liabilities			
Creditors: Amounts falling due in one year	7	5,985	1,242
Net current assets less current liabilities		<u>15,141</u>	<u>7,718</u>
Total assets less current liabilities		<u>894,385</u>	<u>880,714</u>
Total net assets less liabilities		<u>894,385</u>	<u>880,714</u>
Represented by			
Unrestricted			
Unrestricted - General fund		233,621	243,086
Unrestricted - Church Hall Fund		2,127	(45)
Unrestricted - Building Fund (to cover major works)		11,340	11,340
Unrestricted - Property Reval Reserve- Rickman Hill &		600,000	600,000
Designated			
Designated - Choir in mem. Mollie C		1,222	1,222
Designated - Rickman Hill Fund .		—	(5,341)
Designated - WHISKINFLOWERFUND		125	125
Restricted			
Restricted - Messy Church		(1)	(1)
Restricted - West Window replacement		37,631	20,328
Restricted - Organ Fund (repair & refurbishment of orga		8,320	10,000
Restricted - Centenary Fund		1	1
Funds of the church	11	<u>894,385</u>	<u>880,714</u>

Approved by the Parochial Church Council on 8th April 2025 and signed on its behalf by:
Rev. E Foss, Chairman

E Foss 13.4.25

Analysis of income and expenditure
Selected period: 01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Incoming resources						
<i>Income from donors, investments and PCC activities</i>						
0101 - Gift Aid - Bank	43,856	—	—	—	43,856	42,655
0110 - Gift Aid - Envelopes	1,155	—	—	—	1,155	1,700
0201 - Other planned giving (non GA)	585	—	—	—	585	430
0301 - Loose plate collections	2,140	—	—	—	2,140	2,122
0302 - Contactless giving - service	931	—	—	—	931	—
0501 - One-off Gift Aid gifts	1,565	—	—	—	1,565	1,962
0550 - Donations and appeals etc	699	—	15,391	—	16,090	8,571
0601 - Tax recoverable on Gift Aid	13,011	—	2,431	—	15,442	12,729
0701 - Legacies	10,000	—	—	—	10,000	10,000
1240 - Church hall lettings - fund raising	10,151	—	—	—	10,151	9,140
1301 - Fund raising events	2,338	—	500	—	2,838	3,706
1001 - Dividends	7,578	—	—	—	7,578	7,462
1020 - Bank and building society	115	—	—	—	115	33
1030 - Rent (23 Rickman Hill)	11,900	2,100	—	—	14,000	15,700
<i>Income from donors,</i>	106,024	2,100	18,323	—	126,447	116,210
<i>Incoming resources from charitable activities</i>						
1101 - Fees - weddings/funerals (gross)	1,763	—	—	—	1,763	2,224
1260 - Parish magazine sales	—	—	—	—	—	6
1270 - Coffee sales	784	—	—	—	784	850
<i>Incoming resources from</i>	2,547	—	—	—	2,547	3,080
<i>Other incoming resources</i>						
1330 - Other sundry income	491	—	—	—	491	455
<i>Other incoming resources Totals</i>	491	—	—	—	491	455
Incoming resources Grand	109,062	2,100	18,323	—	129,485	119,746
<i>There may be minor discrepancies in the totals if the pence are not being shown</i>						

Analysis of income and expenditure

Selected period: 01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Resources used						
Cost of generating funds						
2201 - Mission expenses	176	—	—	—	176	437
1730 - Fund raising expenses	973	—	—	—	973	362
Cost of generating funds Totals	1,149	—	—	—	1,149	799
Grants						
1830 - Giving to overseas missions	1,400	—	—	—	1,400	1,300
1850 - Giving to home missions	1,400	—	—	—	1,400	1,300
Grants Totals	2,800	—	—	—	2,800	2,600
Activities directly relating to the work of the Church						
1851 - Messy Church	314	—	—	—	314	236
1910 - Diocesan quota	61,116	—	—	—	61,116	59,160
2050 - Salaries	16,597	—	—	—	16,597	13,763
2051 - Salaries - HMRC deductions	2,271	—	—	—	2,271	—
2101 - Incumbents expenses	804	—	—	—	804	665
2170 - Junior church	8	—	—	—	8	—
2180 - Outreach expenses	487	—	—	—	487	650
2330 - Church maintenance	1,049	—	—	—	1,049	3,314
2340 - Upkeep of services & organ	1,958	—	1,680	—	3,638	2,643
2350 - Upkeep of churchyard	1,852	—	—	—	1,852	1,737
2360 - Sundry expenses	1,231	—	—	—	1,231	980
2370 - Professional Fees etc.	924	—	1,020	—	1,944	5,034
2400 - Expenses of weddings &	685	—	—	—	685	1,410
2410 - Church running costs	1,780	—	—	—	1,780	433
2430 - Church running - insurance	4,137	—	—	—	4,137	3,962
2440 - Church running heat and light	2,963	—	—	—	2,963	3,364
2520 - Hall misc running costs	15	—	—	—	15	—
2550 - Hall running - insurance	1,770	—	—	—	1,770	1,695
2561 - Hall Cost -Misc	425	—	—	—	425	—
2590 - Hall running - heating & lighting	5,930	—	—	—	5,930	4,600
2701 - Church major repairs - structure	950	—	—	—	950	—
2820 - Hall + major repairs - installation	—	—	—	—	—	4,542
2830 - Hall int and ext decorating	—	—	—	—	—	35
Activities directly relating to the Church management and administration	107,265	—	2,700	—	109,964	108,224
2130 - 23 Rickman Hill expenses	—	6,642	—	—	6,642	8,849
2145 - Sundry administrative expenses	8	—	—	—	8	—
2310 - Stationery postage telephone	1,497	—	—	—	1,497	1,715
Church management and	1,506	6,642	—	—	8,148	10,565
Resources used Grand totals	112,719	6,642	2,700	—	122,062	122,187
<i>There may be minor discrepancies in the totals if the pence are not being shown</i>						

NOTES TO THE FINANCIAL STATEMENTS

For the year ending 31 December 2024

Note 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 the Republic of Ireland [FRS 102] [effective 1 January 2019], Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

The financial statements include all transactions, assets and liabilities for which the trustees can be held responsible in law. These do not include the financial statements of the church groups that owe affiliation to another body nor those that are informal gatherings of church members.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes by the PCC. Funds designated for a purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided in Note 11. Endowment funds, where the capital must be retained, are explained in Note 11.

Incoming Resources

Voluntary income and capital resources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised only when received. Tax recoverable on Gift Aid donations is recognised when the donation to which they relate is received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its receipt by the PCC is reasonably certain.

Funds raised by the Summer Fair, Christmas Market and similar events are accounted for gross.

Sales of books and magazines from the Church bookstall are accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is due.

Income from investments

Dividends are accounted for when due and payable, and interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

Gains and losses on investments

Realised gains are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December 2024.

Financial Instruments

The Church only has financial assets and 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.

Currency

The Church's functional and presentational currency is pounds Sterling [GBP].

Resources used

Grants

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

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when due. Any parish share unpaid at 31 December 2024 is provided for in these financial statements as an operational [though not a legal] liability and is shown as a creditor in the Balance sheet.

Fixed Assets

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by the Charities Act 2011.

Movable church furnishings held by the vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church's inventory, which can be inspected [at any reasonable time].

For inalienable property acquired prior to 2001 there is insufficient cost information and therefore such assets are not valued in the financial statements. Items acquired since January 2001 have been capitalised and depreciated in the financial statements over their currently anticipated useful economic life on a straight-line basis.

Property for Church use

The Hall and curate's house [so long as required for a curate by the PCC] is valued at original valuation when first brought into the accounts.

All expenditure incurred during the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2001 is written off.

Other fixtures, fittings and office equipment

Equipment used within church premises is depreciated on a straight-line basis over 3 or 5 years. Individual items of equipment with a purchase price of £1,000 or less may be written off when the asset is acquired.

Investments

Investments are valued at market value as at 31 December 2024.

Current assets

Amounts owing to the PCC at 31 December 2024 in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the Central Board of Finance Church of England Funds or at the bank.

NOTES TO THE FINANCIAL STATEMENTS (continued)

2 INVESTMENTS

	2024	2023
Quoted Investments	£	£
Market value at 1 January 2024	272,995	249,332
Assets liquidised	0	0
Gains realised in 2024	0	0
Revaluation gains/[losses]	6,248	23,663
Market Value at 31 December 2024	<u>279,243</u>	<u>272,995</u>

These investments are held by Diocesan Trustees on behalf of the PCC; the PCC follows an 'ethical' investment policy.

3 FIXED ASSETS HELD FOR THE PCC'S OWN USE

	Freehold Buildings	Land & At Valuation	Equipment At Cost	Total
		£	£	£
Cost or valuation				
at 1 January 2024		600,000	4,157	604,157
Additions		0	0	0
Disposals		0	0	0
at 31 December 2024		<u>600,000</u>	<u>4,157</u>	<u>604,157</u>
Depreciation				
at 1 January 2024		-	4,157	4,157
Charge for the year		-	0	0
Disposals		-	0	0
at 31 December 2024		<u>-</u>	<u>4,157</u>	<u>4,157</u>
Net book value				
at 1 January 2024		600,000	0	600,000
at 31 December 2024		<u>600,000</u>	<u>0</u>	<u>600,000</u>

Freehold Land & Buildings comprise

- a) *St Andrew's Church hall. Valuation utilised is the re-instatement cost as recommended by the PCC's Insurance Company (£500,000).*
- b) *23 Rickman Hill. Estimated value in use in 1999 by the PCC (£100,000). The property was purchased for use by the Curate at St Andrew's. This is considerably undervalued.*

5 DEBTORS

	2024	2023
	£	£
Tax recoverable on Gift Aid	0	0
Others	0	0
	<u>0</u>	<u>0</u>

**5 CREDITORS:
AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024	2023
	£	£
Accruals	5,985	1,242
	<u>5,985</u>	<u>1,242</u>

6 STAFF COSTS

	2024	2023
	£	£
Salaries	18,867	13,763
	<u>18,867</u>	<u>13,763</u>

During the year the PCC employed 3 persons [2023:3], who did not earn £60,000 pa or more.

7 TRANSACTIONS WITH PCC MEMBERS

There were no disclosable transactions in respect of PCC members (Trustees), persons closely connected with them or other related parties except for one person who was employed to administer the Church office at £1,657. There were no pension or other benefits. Apart from this no trustee was reimbursed any personal expenses incurred by them for services provided on behalf of the Church. One trustee donated £3,500 to a Restricted fund (2023 - £3,000). The total amount of donations received by the church from the Trustees during the period was £15,000 [2023 - £16,630].

8 PROFESSIONAL FEES

	2024	2023
	£	£
Independent examination fee	924	919

9 FUND DETAILS & MOVEMENTS**a) Unrestricted funds****i) General Reserve**

Balance 1/1/24	243,086	234,027
Add incoming resources	109,062	96,746
Deduct outgoing resources	(112,720)	(113,080)
Gains/Losses on investments	6,248	23,662
Transfer From Rickman Hill Fund	(9,883)	-
Transfer to Hall Fund	(2,172)	1,731
Balance at 31/12/24	233,621	243,086

ii) Church Hall Fund (to cover repairs/renewals for the Church Hall)

Balance at 1/1/24	(44)	1,687
Net transfer (to)/from General Reserve	2,172	(1,731)

Balance at 31/12/24

2,128	(44)
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iii) Building Fund (to cover major works to Church buildings)

Balance 1/1/24	11,340	11,340
Balance 31/12/24	11,340	11,340

iv) Property Revaluation Reserve - 23 Rickman Hill and Church hall

Balance 1/1/24	600,000	600,000
Balance 31/12/24	600,000	600,000

Total Unrestricted Funds

847,089	854,382
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b) Restricted Funds**i) Organ Fund**

Balance at 1/1/24	9,999	-
Donation	-	9,999
Expenditure	(1,679)	-
Balance at 31/12/24	8,320	9,999

ii) West Window Fund

Balance 1/1/24	20,328	10,328
Expenditure	(1,020)	-
Donations	18,322	10,000
Balance 31/12/24	37,630	20,328

Total Restricted Funds

45,950	30,327
---------------	---------------

c) Designated Funds**i) Rickman Hill fund**

Balance 1/1/24	(5,341)	764
Income	2,100	3,000
Expenditure	(6,642)	(9,105)
Transfer from General Reserve	9,883	-
Balance 31/12/24	0	(5,341)

ii) Choir fund

Balance 1/1/24	1,221	1221
Donation	0	0
Income	0	0
Balance 31/12/24	1,221	1,221

iii) Whiskin Flower Fund

Balance 1/1/24	125	125
Donation	-	-
Balance 31/12/24	125	125

Total Designated Funds

1,346	(3,994)
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TOTAL FUNDS

894,385	880,713
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10 BUILDING FUND

The Building Fund is an unrestricted fund of the PCC holding funds set aside for future maintenance of the church building. The last Quinquennial Inspection was undertaken in May 2023. A programme of work is being undertaken as a result of the inspection.

11 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Designated Fund £	Restricted Funds £	Total £
Fixed assets	847,088	1,347	30,809	879,244
Current assets	0	0	21,126	21,126
	847,088	1,347	51,935	900,370
Current liabilities	0	0	(5,985)	(5,985)
Fund balances	847,088	1,347	45,950	894,385

12 APPEALS & GRANTS

	Special Appeals		Total 2024	Total 2023
	(Authorised by PCC)	(Not Authorised by PCC)		
	£	£	£	£
Grants Overseas			-	
A Rocha			-	350
Barnabas fund			-	-
Medicine Sans Frontieres	350		350	-
Red Cross			-	350
Shelterbox			-	350
Sightsavers			-	350
Smile (Transforms a life)	350		350	-
Shelterbox	350		350	-
StFrancis Hospital	350		350	-
USPG (Mission)			-	-
	1,400	0	0	1,400
At Home				
Ben Kinsella Trust	350		350	350
Daniel Spargo-Mabbs Foundation			0	350
Nehemiah Project	350		350	-
Croydon and Bromley Womens Aid	350		350	-
St Christopher's Hospice	350		350	-
Ryan MS Therapy (Sutton)			0	350
Samaritans of Croydon			0	350
The Children's Society		448	448	295
Christian Aid			0	49
Southwark Diocese Lent Call		203	203	-
Messy church		313	313	235
Prior Year Adjustment			-	(200)
	1,400	0	964	1,779
Net figures				
	2,800	0	964	3,764
Funded by				
Special Collections	-	-	964	579
Missionary Grants	2,800		-	2,600
	2,800		964	3,179

13 CAPITAL COMMITMENTS

There were no capital commitments at 31st December 2024 (2023 nil).

NOTE 14 Statement of Financial Activities [comparative]
For the year ending 31 December 2023

St. Andrew's Church, Coulsdon
Statement of Financial Activities
For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds
Incoming resources					
Income from donors, investments and PC					
Donated income	60,169	—	20,000	—	80,169
Income from PCC activities	12,846	—	—	—	12,846
Investment income	20,194	3,000	—	—	23,194
Incoming resources from charitable activi	3,080	—	—	—	3,080
Other incoming resources	455	—	—	—	455
Total income	96,745	3,000	20,000	—	119,745
Resources used					
Cost of generating funds	436	—	—	—	436
Fundraising trading cost of goods sol	361	—	—	—	361
Grants	2,600	—	—	—	2,600
Activities directly relating to the work of th	108,223	—	—	—	108,223
Church management and administration	1,459	9,105	—	—	10,564
Total expenditure	113,081	9,105	—	—	122,187
Gains / losses on investment assets	23,662	—	—	—	23,662
Net income / (expenditure) resources t	7,326	(6,105)	20,000	—	21,221
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Other recognised gains / losses					
Net movement in funds	7,326	(6,105)	20,000	—	21,221
Reconciliation of funds					
Total funds brought forward	847,054	2,110	10,327	—	859,492
Total funds carried forward	854,380	(3,994)	30,327	—	880,713