



**REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS  
for the year ended 31 December 2024**

**The Parochial Church Council of St Andrew's Church, Ham  
Registered Charity number 1135096**

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**The PCC of St Andrew's Church, Ham Common**  
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**For the year ended 31<sup>st</sup> December 2024**

### **Aim and Purpose**

St Andrew's PCC has the responsibility of cooperating with the Vicar, the Reverend Alice Pettit, and promoting in the parish, the whole mission of the church: pastoral, evangelistic, social, and ecumenical.

### **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.

Throughout the year, we continued to set out our core values as a community – to love God and love our neighbour.

### **Achievements and performance**

#### **Worship and prayer**

We continued to be very grateful to our vicar Reverend Alice, Reverend Jen Houghton, Reverend James Pettit, Reverend Nick Roberts, our Reader Ursula Hodges, Verger Evelyn Felton, the sidesmen, Wardens Joanna Horner and Maddalaine Ansell, Parish Administrator Sarah Dickinson, and many others, who facilitated our continued worship. Thanks to Jan Gow who stepped back from her role as Choir Leader. In September we were delighted to appoint Wendy Malseed as our new organist.

As of October, we now hold a 9am Holy Communion BCP service at the same time every Sunday, giving clarity and bringing together the 8am and 12pm congregations.

This year we enjoyed a range of social events including our ever-popular Quiz night In April, the Ham Fair in June, where St Andrew's excelled with our home-made lunches and cakes, the Church Barbecue in July and the very successful Christmas Meal in December.

Sacred Space continued to provide a welcoming, safe, and inspirational space for all ages, offering live music, craft, text and homemade cakes. Attendance averaged 80 children and adults from both our congregation and the local community at this monthly event.

Welcome Wednesdays, now the MU Welcome Café, runs twice a month offering a wide range of interesting speakers, crafts, discussion and refreshments for all ages.

Ham Priory, led by Rev James, met once a month welcoming all who would like to discuss, explore and practice ways of prayer and spirituality. The Recommissioning Eucharist was held in June.

Being With – a course to discover or re-discover Christianity afresh - which ran for ten weeks from September was an inspiring and enjoyable experience for all those who took part.

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The Remembering and Thinking service in November was greatly appreciated by all who took part.

Our main Christmas services, Darkness to Light, the Carol service, Crib service (which included a delightful nativity play by our Sunday school and young people), Christmas Eve, midnight mass and Holy Communion on Christmas day were all well attended and valued.

### **Eco-Church**

St Andrew's has continued our eco-Church efforts during 2024 to show our commitment to caring for God's creation:

- Local charity, Richmond Furniture Scheme, made bug hotels for St Andrew's Churchyard. Church members donated bamboo, and the bug hotels were installed in the Churchyard by parishioner Martin Smith and blessed in March.
- We recruited new members for our tea and coffee rota which enabled us to wash up ceramic cups in the Hall after Church and save around 800 disposable cups. We are always grateful for those willing to serve refreshments after the service, please let Rev Jen know if you can help.
- Members from St Andrew's joined Bishop Martin on his lent climate pilgrimage from Kingston to Wimbledon.
- We held our second Count on Nature wildlife survey in June, accompanied this time with a prayer journal reflecting local wildlife.
- In July, an energy advisor from charity SWLeap presented at Welcome Wednesday on how to save energy in our homes and be more environmentally friendly.
- During the summer, we set up a 'sharing board' initiative where our congregations were encouraged to offer unwanted items to others and also to make requests.

If you are interested in helping with our eco-Church initiative, please email Rev Jen.

As of December 2024, there were 144 parishioners on the church electoral roll, 40% of whom were resident within the parish. The average weekly attendance was 64 adults and 16 children and young people under the age of 15, but this increased at festivals and special occasions.

We thanked God for the gift of life through baptism. 3 baptisms were conducted at St Andrew's during the year. 4 marriages were held, where we were able to celebrate with those exchanging public vows with God's blessing through marriage. In conducting 9 funerals, either at St Andrews or the crematorium, and 7 committal or burying of ashes, we gave thanks for the life which is now complete in this world and commended the person into God's keeping.



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### **Building and Works**

During 2024, we recovered the VAT for both the repairs of the roof above the South Aisle and the replacement of the boiler and related pipework. We also completed the repairs to the stable block doors.

The excellent Peter Bowyer retired at the end of 2024, and we are currently seeking applications from architects recommended by the Diocese. Until we have appointed a new church architect, we cannot take forward any projects that require a faculty as a church architect has to be named on the application.

Once an architect has been appointed, we hope to move quickly with improving access to the roof through the South Turret. We have already obtained an interim faculty for this. We would also like to move quickly ahead with repairs to the church clock. We are currently seeking a second estimate for this work.

Other work listed in the 2022 Quinquennial review includes:

- Repairing stonework to turrets, parapets and doorways
- Repairing the bells
- Repair turret, chancel and boiler room floors
- Replace Saniflo drainage
- Re-asphalt, re-coat and insulate Choir vestry and boiler room roof
- Re-lead the Nave West window
- Secure, improve and repair boundary structures, trees and hedges.

We are also exploring options for placing solar panels on the hall roof and an air source heat pump to work alongside the current boiler. Both of these are part of our commitments as an eco-church to support the Church to reach its carbon reduction targets.

In the meantime, we have carried a number of minor works not requiring a faculty in the church and the hall. These include replacing spotlights with more energy efficient bulbs and carrying out improvements to lights and electric in the church hall. We have also begun improvements to the WC and kitchenette at the back of the church which will include replacing the lights, repairing damage to plaster from water ingress and redecorating.

### **Children and Young People**

Sunday School was held three times a month during 2024. The children continued to be brought back into church before Communion and have their own adapted red service books.

All our children enjoyed fun activities and tasty food at the Epiphany party.

Diddy Disciples has 4 regular children, who enjoy having their own Sunday school group tailored to their ages of 3 and 4.

We run Fuel youth group jointly with St Peter's. Fuel met monthly on Sunday evenings at our church hall with an average attendance of 6 young people, and monthly at Sacred Space where they had their own activities. In November it was decided that there will now be two

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groups for young people. Fuel (for years 4-6) will meet in the church hall and Ignite (for years 7-10) will meet in the Vicarage and be led by Nick Daymond from St Peter's and James Pettit. A programme has been drawn up for the year 2025.

Our baby group, led by Reverend Alice, continued twice monthly. This group forms part of our Baptism preparation and provides a supportive place for parents to chat and get to know each other better.

In 2024, 33 Christmas shoeboxes were sent to families overseas via 'Link to Hope' thanks both to the appeal coordination by Margaret Rees, and the generosity of all those who contributed.

We contributed £400 towards St Richard's Christmas box scheme where local families in need, as identified by the local schools, are given a box full of Christmas food and vouchers. Local carol singing in December by members of our Sunday school and congregation raised a record £156.29 for the Children's Society.

### **Deanery Synod**

Two members of the PCC sit on the Deanery Synod. This provides the PCC with an important link between the parish and the wider structures of the Church. Information from the Deanery Synod meetings was discussed at our PCC meetings.

### **Pastoral Care**

Pastoral care is a core element of the church's life. Our Pastoral Oversight Group met monthly with the Vicar to discuss and co-ordinate current pastoral care processes, priorities and action.

Our thanks to Christine Zaher, who in July stepped back from co-ordinating the delivery of our monthly newsletter to those who would like a friendly visit in their homes (SANOS). This role has been incorporated into the Pastoral Oversight Group.

### **Safeguarding**

The Safeguarding group met regularly during 2024. The PCC's appointed Safeguarding Officers are Margaret Williams and Caroline Ewart. All policies, procedures, and DBS checks are currently up to date in accordance with the recommendations of 'A Safe Church'. Alerts from the Diocese were acted upon promptly as appropriate. The PCC received an annual report, and Safeguarding was an agenda item at all PCC meetings. Later in the year we researched using Church Suite, a secure church management online system. This is now established and proving to be an excellent way to store and manage parish data, fulfil our requirements and ensure data protection compliance.



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### **Mission and Evangelism**

In accordance with the Diocesan Mission strategy, our overarching objective is for St Andrew's to be 'Christ-centred and outward focused.' We maintained our active link with local organisations and schools.

Our parish newsletter was emailed monthly to everyone on the church database and is available in the church. Those without email received a printed copy delivered to their homes. This newsletter keeps our parishioners informed of the important matters affecting our church and articles that help to develop our knowledge and trust in Jesus. A weekly email 'This week at St Andrews and beyond' is sent to those on our database which is a both an invitation and valuable reminder to join in our services and activities.

### **Ecumenical relationships**

Throughout 2024 St Andrew's Clergy and Readers regularly communicated and met with local ministers of other denominations, as part of the Ham and Petersham Churches group. We all enjoyed worshipping together with St Richard's and St Peter's at shared services in August.

Throughout the year we were regularly invited to events at other local churches, which furthered our growing fellowship.

Meadlands School was pleased to have the Vicar deliver 8 Christmas workshops and to hold their carol service in the Church for the first time in 4 years.

### **Financial Review**

The financial statements in 2024 reflect a more normal level of activity compared with the substantial capital expenditure on the South Aisle roof and new boiler in 2023. Ongoing voluntary income from planned giving and collections (excluding specific donations and legacies) and related gift aid totalled about £83,000 in 2024, compared with £85,000 in 2023. This reflected some generous increases in giving following a stewardship campaign, offset by some people no longer being part of our planned giving due to moving away or other reasons. Participants in the Planned Giving scheme were 95 as at 31 December 2024, compared with 97 as at 31 December 2023.

Church Hall lettings, a very important part of our income, raised £37,080 compared with £33,192 in 2023.

During the year, the parish share contribution to Southwark Diocese was increased to £75,400, compared with £73,000 in 2023. Our regular Mission giving, was stable year on year at £7,250, divided equally between the Sisters in the Solomon Islands and local charities. However, the Church also made a one-off donation to the Mothers' Union and

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voluntary collections by the congregation included Margaret Rees's participation in the KCAH Big Sleep, which raised £1,700 in sponsorship, almost all raised from the people of St Andrew's.

We have been fortunate during the year to receive gifts from the legacies of the Rev Frances Forward (which was recorded in the 2023 Accounts) and Mary Harris, for which the PCC wishes to record our grateful thanks. Legacies are set aside in a separate but unrestricted fund and it is the intention of the PCC to use this Fund for spending of a capital or other unusual nature if possible.

Investments were reduced during the prior year to help fund the capital expenditure incurred in the year, but they have been increased again towards the end of 2024, largely funded by legacy income. As at 31 December 2024, investments were valued at £227,000 and now include the multi-asset CBF Church of England Investment Fund as well as the two equity funds held in the prior year.

Total funds were £274,485 as at 31 December 2024, compared with £315,510 as at 31 December 2023. The decline is due to a deficit in our ongoing general fund of over £27,000, together with some spending of a capital nature from the Legacies Fund. Although St Andrew's still holds significant financial assets of nearly £275,000 reflected in the balance sheet, this deficit is clearly not sustainable in the medium term and it is a matter which the PCC is aware has to be addressed.

Information on the state of the various funds may be found in Accounts Note 9.

In line with the requirements included in the Charities Act 2016, all fundraising is done in compliance with best practice. During 2024, we did not employ any professional fundraisers. There were no complaints or criticisms during the year about our fundraising activities.

### **Reserves Policy**

The Reserves Policy is as follows: 'the Policy of the PCC is to maintain sufficient reserves to cover six months' budgeted expenditure in the General Fund. This Reserves Policy applies to the General Fund only, with other Funds being represented by additional reserves.'

As at 31 December 2024, the Church General Fund stood at £157,067. This compares with £82,925 for six months' budgeted expenditure in the General Fund for 2025, so that there is a substantial surplus over the Reserves Policy requirement.

### **Structure, governance and management**

The PCC of Saint Andrew's Church, Ham (Church Road, Ham Common, Richmond, Surrey, TW10 5HG) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure and is registered under the name: The Parochial Church Council of the Ecclesiastical Parish of Saint Andrew's Ham, Charity



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Registration No. 1135096. 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 Vicar, churchwardens, readers, Deanery synod representatives and elected members of the congregation who are on the electoral roll of the church.

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.

The full PCC met 6 times during the 2024 with an average level of attendance of 11 members. All meetings were held via Zoom. Given its wide responsibilities, the PCC has a number of committees, each dealing with a particular aspect of parish life. The Reporting Committee meets alternately with the PCC to receive reports from the various sub-committees for consideration at PCC level. The Standing Committee is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. This committee did not meet during 2024.

Other committees, which include the Projects and Finance Group and Stewardship are all responsible to the PCC, minutes of their decisions being received by the PCC and discussed, as necessary.

Our APCM was held in church on 21<sup>st</sup> April 2024

#### **Administrative information**

St Andrew's is situated in Church Road, Ham. It is part of the Diocese of Southwark within the Church of England. The postal address is The Parish Office, Saint Andrew's Church, Church Road, Ham Common, Richmond, Surrey, TW10 5HG.  
Charity Registration No. 1135096.

PCC members who have served during 2024

Ex officio members:

Vicar, Reverend Alice Pettit

Curate, Reverend Jen Houghton

Wardens:

Mrs Joanna Horner

Ms Maddalaine Ansell

Deanery Synod:

Dr Ursula Hodges Reader

Mr Richard Barber

Mrs Kay Davies

stepped down from Deanery Synod April 2024

Elected members:



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Ms Wendy Duldig	stepped down April 2024
Mr David Bagott	stepped down April 2024
Ms Margaret Rees	
Mrs Liz Dean	
Mr Jonathan Cooper	
Ms Jane Lindsay, Minutes Secretary	re elected April 2024
Mrs Gill Russell, PCC Secretary	re elected April 2024
Mr John Reilly Treasurer	re elected April 2024
Mr Nick Crossley	re elected April 2024
Mrs Sam Murphy	
Mr Nick Annear	
Mrs Kay Davies	elected April 2024

**Responsibilities of Trustees for the Financial Statements**

The PCC is responsible for preparing the report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Charity law in England and Wales requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and of the income and application of income of the charity for that period.

In preparing those financial statements, the PCC is required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the activities of the charity will continue.

The PCC is responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the governing document. The PCC is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The PCC is responsible for the maintenance and integrity of the Church and any financial information included in the Church's website.

Approved by the PCC on 13 April 2025 and signed on their behalf by the Chairman Reverend Alice Pettit



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**Independent examiner's report to the trustees of St Andrews's Parochial Church Council**

I report to the charity trustees on my examination of the accounts of the St Andrew's Parochial Church Council (the Church) for the year ended 31 December 2024.

**Responsibilities and basis of report**

As the charity's trustees 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 as carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no 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 Church 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 Report) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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



Miriam Hickson CTA FCA  
JCS Accountants Limited  
5 Robin Hood Lane  
Sutton, Surrey  
SM1 2SW

Date: 24 Apr'l 2025

# STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31st December 2024


	Notes	Total Unrestricted Funds	Total Restricted Funds	Total Endowment Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£	£
<b>INCOME AND ENDOWMENTS</b>	2					
Voluntary Income		89,000	1,547		90,547	285,432
Activities for Generating Funds		42,658			42,658	46,932
Grants Received					-	70,000
Income from Investments		3,645	369		4,014	5,649
Income from Church Activities		4,569			4,569	9,965
Other Income						
<b>TOTAL INCOME</b>		<b>139,872</b>	<b>1,916</b>		<b>141,788</b>	<b>417,978</b>
<b>EXPENDITURE</b>	3					
Church Activities		171,149	2,223		173,372	365,351
Cost of Raising Funds		1,568			1,568	1,608
Other Expenditure		8,837			8,837	10,035
<b>TOTAL EXPENDITURE</b>		<b>181,554</b>	<b>2,223</b>		<b>183,777</b>	<b>376,994</b>
<b>NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS</b>		<b>(41,682)</b>	<b>(307)</b>		<b>(41,989)</b>	<b>40,984</b>
<b>GAINS / (LOSSES) ON INVESTMENTS</b>	5b	964			964	7,818
<b>NET INCOME / (EXPENDITURE)</b>		<b>(40,718)</b>	<b>(307)</b>		<b>(41,025)</b>	<b>48,802</b>
<b>TRANSFERS BETWEEN FUNDS</b>		<b>(4,697)</b>	<b>4,707</b>	<b>(10)</b>	-	
<b>NET MOVEMENT IN FUNDS</b>		<b>(45,415)</b>	<b>4,400</b>	<b>(10)</b>	<b>(41,025)</b>	<b>48,802</b>
<b>FUND BALANCES AS AT 31st DECEMBER 2023</b>		301,562	13,938	10	315,510	266,708
<b>FUND BALANCES AS AT 31st DECEMBER 2024</b>		<b>256,147</b>	<b>18,338</b>	<b>-</b>	<b>274,485</b>	<b>315,510</b>



**SAINT ANDREWS CHURCH, HAM**  
**BALANCE SHEET**  
As at 31st December 2024

	Notes	Actuals 2024	Actuals 2023
		£	£
<b>FIXED ASSETS</b>			
TANGIBLE	5 a	11,200	11,450
INVESTMENTS	5 b	227,427	76,463
		238,627	87,913
<b>CURRENT ASSETS</b>			
DEBTORS & PREPAYMENTS	6	6,701	186,170
INVESTMENTS	7	1,000	1,000
CASH AT BANK & IN HAND		35,656	95,983
		43,357	283,153
<b>CURRENT LIABILITIES</b>	8		
CREDITORS FOR GOODS & SERVICES		0	7,098
ACCRUALS & DEFERRED INCOME		7,499	48,458
		7,499	55,556
<b>NET CURRENT ASSETS / (LIABILITIES)</b>		35,858	227,597
<b>TOTAL NET ASSETS</b>		274,485	315,510
<b>PARISH FUNDS</b>	9		
UNRESTRICTED FUNDS		256,147	301,562
RESTRICTED FUNDS		18,338	13,938
ENDOWMENT FUNDS		0	10
		274,485	315,510

Approved by the Parochial Church Council  
on Sunday 13th April 2025  
and signed on its behalf by:



Mr John Reilly (Treasurer)



Rev'd Alice Pettit (Chairman)

**SAINT ANDREW'S CHURCH, HAM  
NOTES TO THE ACCOUNTS  
YEAR ENDED 31 DECEMBER 2024**

**1. ACCOUNTING POLICIES**

St Andrew's Ham Common meets the definition of a public benefit entity under FRS102. The financial statements are prepared in sterling, which is the functional currency of the Church. Monetary amounts in these financial statements are rounded to the nearest £. They are prepared in accordance with the Church Accounting Regulations 2006 and with the regulations' "true and fair view" provisions, together with FRS102 as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The Parochial Church Council of St Andrew's Church is a charity registered in England and Wales No 1135096 and the Parish Office is at Church Road, Ham Common, Richmond, Surrey TW10 5HG.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

**Going Concern**

At the time of approving the financial statements, the PCC members have a reasonable expectation the Church has the adequate resources to continue in operational existence for the foreseeable future. Thus the PCC members continue to adopt the going concern basis of accounting in preparing the financial statements.

**Current Assets**

Gift Aid recoverable and other debtors are included at the amount due. Prepayments are valued at the amount prepaid. Cash at bank and in hand includes cash, and short term deposits include short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

**Creditors and provisions**

Creditors and provisions are recognised where the Church has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

**Financial instruments**

The charity 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.

**SAINT ANDREW'S CHURCH, HAM**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 DECEMBER 2024**  
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**2 INCOME AND ENDOWMENTS**

*Voluntary Income*

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

Planned Giving receivable under gift aid is recognised only when received.

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

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 ultimate receipt by the PCC is probable

Income from activities is accounted for gross.

*Activities for generating funds*

Rental income from the letting of Church premises is recognised when the rent is due.

Where income is received in advance it is recognised in the year in which the event takes place that it relates to.

*Income from Investments*

Interest entitlements are accounted for as they accrue. A notional amount of such income is allocated to various funds on the basis of the fund balances at the end of each month.

*Gains and losses on investments*

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
<b>Voluntary Income</b>				
Planned Giving	58,772		58,772	63,245
Tax Recoverable on Gift Aid	15,220		15,220	10,417
Collections (Open Plate)	3,191		3,191	1,892
Sundry Donations	5,979		5,979	9,890
Specific Donations	660		660	872
Specific Collections		704	704	777
Donations to other funds	0	843	843	27,753
Legacies	5,178		5,178	170,586
<b>Total</b>	<b>89,000</b>	<b>1,547</b>	<b>90,547</b>	<b>285,432</b>
<b>Activities for generating funds</b>				
Fundraising & Social Events	5,578		5,578	13,740
Church Hall Lettings	37,080		37,080	33,192
<b>Total</b>	<b>42,658</b>	<b>0</b>	<b>42,658</b>	<b>46,932</b>
<b>Grants received</b>				70,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>70,000</b>
<b>Income from Investments</b>				
Interest and Dividends	3,645	369	4,014	5,649
<b>Total</b>	<b>3,645</b>	<b>369</b>	<b>4,014</b>	<b>5,649</b>
<b>Income from Church activities</b>				
PCC and Office Administration	374		374	652
Fees Receivable (Statutory)	3,110		3,110	4,135
Donations towards Church Maintenance	1,085		1,085	5,178
<b>Total</b>	<b>4,569</b>	<b>0</b>	<b>4,569</b>	<b>9,965</b>
<b>TOTAL INCOME</b>	<b>139,872</b>	<b>1,916</b>	<b>141,788</b>	<b>417,978</b>



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NOTES TO THE ACCOUNTS  
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3 EXPENDITURE

Expenditure is accounted for gross on an accruals basis

*Grants and Activities Relating to the Work & Management of the Church*

Grants and donations are accounted for when due, or when awarded, if that award creates a binding obligation on the PCC. Mission & Charitable Recipients are reviewed annually.

The Parish Support fund contribution is accounted for when payable. Any amount unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet. (All amounts have been paid in the current year)

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Church Activities				
Missions & Charitable giving	7,750		7,750	7,250
Parish Support	75,400		75,400	73,000
Clergy Working Expenses	3,884		3,884	5,052
Salaries, Locum fees & Bursaries	25,078		25,078	24,306
Church Utilities and insurance	14,187		14,187	17,843
Hall Cleaning, Supplies & Maintenance	2,402		2,402	3,048
Hall Utilities, Insurance & Ground rent	8,723		8,723	9,440
Hall Lease amortisation	250		250	250
Church, Churchyard & Vicarage Maintenance	7,815		7,815	2,299
Upkeep of Services	3,803		3,803	2,823
Sunday School & Fish Group	1,040		1,040	23
Parish Events & Training	188		188	0
Boiler room project	2,373		2,373	43,695
South Aisle Roof project	9,980		9,980	154,873
Other legacy fund projects	8,276		8,276	0
Specific collections	0	704	704	1,216
Flowers		1,051	1,051	1,109
Music		32	32	82
Fabric and Furnishing		0	0	16,752
Projects (Restricted)		0	0	1,070
Alms		436	436	1,220
<b>Total</b>	<b>171,149</b>	<b>2,223</b>	<b>173,372</b>	<b>365,351</b>
Raising Funds				
Stewardship Expenses	25		25	0
Fundraising & Social Events	1,543		1,543	1,608
<b>Total</b>	<b>1,568</b>	<b>0</b>	<b>1,568</b>	<b>1,608</b>
Other				
PCC & Office Administration	6,941		6,941	7,668
Independent Examiners Fee	1,896		1,896	1,934
Depreciation & Amortisation	0		0	433
<b>Total</b>	<b>8,837</b>	<b>0</b>	<b>8,837</b>	<b>10,035</b>
<b>TOTAL EXPENDITURE</b>	<b>181,554</b>	<b>2,223</b>	<b>183,777</b>	<b>376,994</b>

**SAINT ANDREW'S CHURCH, HAM**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 DECEMBER 2024**  
**Continued**

**4. STAFF COSTS AND OTHER MATTERS**

	2024	2023
Wages & Salaries	£21,180	£21,658
Pension costs	£974	£924
Social Security Costs	£1,432	£1,282
	<u>£23,586</u>	<u>£23,864</u>

During the year the PCC employed a Parish Administrator and an Organist, neither of whom earned £60,000 pa or more in 2024 or 2023. Average number of staff during the year: 2 (average number in 2023: 3).

Travelling and other out-of-pocket expenses to the value of £3,884 (2023: £5,052) has been reimbursed to two clergy PCC members during the year. Payments totalling £1,110 for cleaning and gardening services were paid during the year to Rev James Pettit, the Vicar's husband, the payments being on an arm's length basis (2023: Nil).

An amount of £2,018 (2023 : £1,898) has been provided for in the accounts in respect of the services of the Independent Examiner, JCS Accountants Limited.

**5. FIXED ASSETS FOR USE BY PCC**

*Consecrated Land and Buildings and Movable Church Furnishings*

Consecrated and beneficed property is excluded from the accounts by s.10(2)(a) of the Charities Act 2011. All parish property is vested in the Rochester and Southwark Diocesan Church Trust, which acts as custodian trustee and discharges its responsibilities to the Charity Commissioners.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

*Other Property, Fixtures, Fittings and Office Equipment*

Church Equipment, at cost, is depreciated over its estimated useful life on a straight line basis. This comprises Marquees (over 5 years) and Computer Equipment (over 3 years). The Marquees were disposed of during the year.

The Church Hall is leasehold and also shown at cost. It is amortised over the remaining unexpired life. (Lease ends 28 Sep 2069.)

*Investments*

Investments are valued using the closing bid market value at the year end.

<b>a) Tangible Fixed Assets</b>		<b>Leasehold Land &amp; Buildings</b>	<b>Church Equipment</b>	<b>Total</b>
<b>COST</b>	At 31 December 2023	£15,700	£10,926	£26,626
	Additions			£0
	Disposals		£8,760	£8,760
	At 31 December 2024	<u>£15,700</u>	<u>£2,166</u>	<u>£17,866</u>
<b>DEPRECIATION</b>	At 31 December 2023	£4,250	£10,926	£15,176
	Disposals		£8,760	£8,760
	Charge for the Year	£250	£0	£250
	At 31 December 2024	<u>£4,500</u>	<u>£2,166</u>	<u>£6,666</u>
<b>NET BOOK VALUE</b>	At 31 December 2023	£11,450	£0	£11,450
	At 31 December 2024	£11,200	£0	£11,200

**SAINT ANDREW'S CHURCH, HAM**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 DECEMBER 2024**  
**Continued**

**b) UK Investment Fixed Asset Holdings at 31 December 2024:**

Investments are valued using the closing bid market value at the year end

CBF Investment Fund - 4,091.88 shares (2023: no shares)

CBF Global Equities Fund - 30,486.58 shares (2023: 14,065.2 shares)

M&G Investments Charifund - 2,362.49 units (2023: 2,362.49 units)

	CBF Investment	CBF Global Equity	M&G Investments Charifund	TOTAL
Market value at 31 December 2023		£42,561	£33,902	£76,463
Purchase	£96,000	£54,000		£150,000
Net gain/(loss) on disposal				£0
Net gain/(loss) on annual revaluation	(£1,385)	£1,466	£883	£964
Disposal of assets				£0
<b>Market value at 31 December 2024</b>	<b>£94,615</b>	<b>£98,027</b>	<b>£34,785</b>	<b>£227,427</b>

**6. DEBTORS**

	2024	2023
Amounts due from HMRC (Tax Recoverable on Gift Aid)	£1,828	£29,779
Prepayments and Accrued Income	£1,564	£830
Other Debtors - accrued Legacy income	£0	£155,561
Loan to Mothers' Union	£3,310	£0
	<u>£6,701</u>	<u>£186,170</u>

**7. CURRENT ASSET INVESTMENTS - UK**

	2024	2023
COIF Charities Deposit Fund	£1,000	£1,000
Total invested	<u>£1,000</u>	<u>£1,000</u>

**8. LIABILITIES: Amounts falling due within one year**

	2024	2023
Accruals and Deferred Income	£7,499	£48,458
Creditors for Goods and Services	£0	£7,098
	<u>£7,499</u>	<u>£55,556</u>



**SAINT ANDREW'S CHURCH, HAM**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 DECEMBER 2024**  
**Continued**

**9. FUNDS**

An **Unrestricted Fund** relates to funds or assets given to the Church on the general understanding that they will be used at the discretion of the PCC. A **Restricted Fund** is a fund into which money has been donated by the donor for a particular purpose and must not be used by the PCC for any other purpose. An **Endowment Fund** is a form of restricted fund where the original money (or "capital") cannot normally be spent and must remain in the form of equivalent assets, although the income can be utilised for the purposes of the fund.

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 of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

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

The unrestricted funds are: Church General; Legacies; and Unrestricted Designated.

The Church General fund is the main fund and is used for ongoing income and expenditure.

The Legacies fund is not formally restricted, but is intended by the PCC for use, if possible, for spending of a capital or other unusual nature and not for ongoing expenditure.

The Unrestricted Designated fund was used to hold unrestricted funds that the PCC has allocated to specific projects; it was transferred into the Fabric and Furnishing fund during the year.

The restricted funds are as listed below.

The Fabric and Furnishing fund is used to fund work on the fabric and furnishing of the Church.

The Flower fund (recategorised from unrestricted in the prior year) is used for floral displays in the Church. Most of the income comes from memorials and weddings.

The Music fund is available to the Director of Music or equivalent officer for use as required.

The Book of Remembrance fund is used for the upkeep of the Book of Remembrance.

The South Aisle Roof Repair Fund was for the project as described in the name of the Fund in the prior year.

The Other Restricted fund is available for a variety of smaller projects; it is currently restricted for expenditure on external Church lighting.

The Specific Collections fund is for specific fund raising collections.

The Alms Fund (recategorised from an endowment fund in the prior year) which is available to the Vicar to use as she sees fit to help people in need.

**SAINT ANDREW'S CHURCH, HAM**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 DECEMBER 2024**  
**Continued**

**9. FUNDS continued**

<b>FUND VALUES as at 31st December 2024</b>	<b>B/f</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>Gains / losses</b>	<b>C/f</b>
<b>Unrestricted Funds</b>						
Church General Fund	£184,665	£132,757	-£160,925	-£394	£964	£157,067
Legacies Fund	£112,594	£7,115	-£20,629	£0		£99,080
Flower Fund	£1,002			-£1,002		£0
Unrestricted Designated Fund	£3,300	£0	£0	-£3,300		£0
<b>Total unrestricted funds</b>	<b>£301,561</b>	<b>£139,872</b>	<b>-£181,554</b>	<b>-£4,696</b>	<b>£964</b>	<b>£256,147</b>
<b>Restricted Funds</b>						
Fabric & Furnishing Fund	£7,231	£270	£0	£3,300		£10,802
Flower Fund	£0	£843	-£1,050	£1,002		£795
Music Fund	£2,010	£0	-£33			£1,977
Book of Remembrance Fund	£542	£0	£0			£542
Other Restricted Fund	£3,550	£99	£0			£3,649
Specific Collections Fund	£606	£704	-£704	-£606		£0
Alms Fund	£0	£0	-£436	£1,010		£574
<b>Total restricted funds</b>	<b>£13,939</b>	<b>£1,916</b>	<b>-£2,223</b>	<b>£4,706</b>	<b>£0</b>	<b>£18,338</b>
<b>Endowment Funds</b>						
Alms Fund	£10	£0	£0	-£10		£0
<b>Total endowment funds</b>	<b>£10</b>	<b>£0</b>	<b>£0</b>	<b>-£10</b>		<b>£0</b>
<b>Grand totals</b>	<b>£315,510</b>	<b>£141,788</b>	<b>-£183,777</b>	<b>£0</b>	<b>£964</b>	<b>£274,485</b>

The transfers in the year comprise:

£10 transfer out of Endowment Alms fund as there is no endowment on these funds.  
£1,002 transfer out of Unrestricted Flower Fund to show these correctly as Restricted funds.

£1,010 transferred to the Restricted Alms fund to meet expenditure not expected to be covered by income.

The other transfers correct allocations of funds in the past.

SAINT ANDREW'S CHURCH, HAM  
NOTES TO THE ACCOUNTS  
YEAR ENDED 31 DECEMBER 2024  
Continued

9. FUNDS continued

FUND VALUES as at 31st December 2023	B/f	Income	Expenditure	Transfers	Gains / losses	C/f
<b>Unrestricted Funds</b>						
Church General Fund	£196,781	£150,506	-£157,415	-£13,025	£7,818	£184,665
Legacies Fund	£0	£161,166	-£43,695	-£4,877		£112,594
Flower Fund	£873	£1,239	-£1,109			£1,003
Unrestricted Designated Fund	£3,300	£0	£0			£3,300
Total unrestricted funds	<b>£200,954</b>	<b>£312,911</b>	<b>-£202,219</b>	<b>-£17,902</b>	<b>£7,818</b>	<b>£301,562</b>
<b>Restricted Funds</b>						
Fabric & Furnishing Fund	£22,376	£1,607	-£16,752			£7,231
Music Fund	£1,778	£313	-£82			£2,010
Book of Remembrance Fund	£542	£0	£0			£542
South Aisle Roof Repair Fund	£35,827	£102,143	-£154,872	£16,902		£0
Other Restricted Fund	£4,620	£0	-£1,070			£3,550
Specific Collections Fund	£606	£777	-£777			£606
Total restricted funds	<b>£65,749</b>	<b>£104,840</b>	<b>-£173,554</b>	<b>£16,902</b>		<b>£13,938</b>
<b>Endowment Funds</b>						
Alms Fund	£5	£225	-£1,220	£1,000		£10
Total endowment funds	<b>£5</b>	<b>£225</b>	<b>-£1,220</b>	<b>£1,000</b>		<b>£10</b>
<b>Grand totals</b>	<b>£266,708</b>	<b>£417,976</b>	<b>-£376,993</b>	<b>£0</b>	<b>£7,818</b>	<b>£315,510</b>

The transfers in the prior year comprise:

£16,902 transferred from the Legacies Fund to the South Aisle Roof Repair Fund to meet the deficit on this fund.

£1,000 transferred to the Endowment Alms Fund to meet expenditure not expected to be covered by income.



**SAINT ANDREW'S CHURCH, HAM**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 DECEMBER 2024**  
**Continued**

**10. GRANTS, MISSIONS & CHARITABLE DONATIONS**

The sum of £3,625 (2023: £3,625) was payable to Sr Veronica's order for use in the Solomon Islands.

	2024	2023
<i>Local Charities</i>		
A Rocha	£725	£725
KCAH	£725	£725
Kingston Welcare	£725	£725
SPEAR	£725	£725
Insight Richmond	£725	£725
Mothers' Union	£500	£0
	<u>£4,125</u>	<u>£3,625</u>

**11. SPECIFIC COLLECTIONS**

	2024	2023
Easter collection	£0	£305
Frances Forward funeral share	£0	£134
	<u>£0</u>	<u>£439</u>

**12. OTHER SPECIFIC COLLECTIONS BY CHURCH MEMBERS**

	2024	2023
Collection Boxes for the Children's Society	£494	£518
Christmas Carols for the Children's Society	£130	£157
Link to Hope shoe boxes	£80 and 33 boxes	£102 and 42 boxes
	<u>£704</u>	<u>£777</u>

In addition, Margaret Rees took part in the KCAH Big Sleep on 4 October 2024 and raised £1,700 in sponsorship, almost all raised from the people of St Andrew's.

The above sums are paid over to the recipients direct and do not go through the church accounts. Our apologies if we have omitted any other charitable fundraising by Parishioners.

SAINT ANDREW'S CHURCH, HAM  
NOTES TO THE ACCOUNTS  
YEAR ENDED 31 DECEMBER 2024  
Continued

13 PRIOR PERIOD COMPARATIVE SOFA

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31st December 2023

	Notes	Total Unrestricted Funds	Total Restricted Funds	Total Endowmen t Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£	£
<b>INCOME AND ENDOWMENTS</b>	2					
Voluntary Income		258,141	27,091	200	285,432	133,425
Activities for Generating Funds		41,366	5,566		46,932	40,169
Grants received			70,000		70,000	
Income from Investments		3,440	2,184	25	5,649	7,003
Income from Church Activities		9,965			9,965	6,522
Other Income						
<b>TOTAL INCOME</b>		<b>312,912</b>	<b>104,841</b>	<b>225</b>	<b>417,978</b>	<b>187,119</b>
<b>EXPENDITURE</b>	3					
Church Activities		190,577	173,554	1,220	365,351	156,733
Cost of Raising Funds		1,608			1,608	764
Other Expenditure		10,035			10,035	11,357
<b>TOTAL EXPENDITURE</b>		<b>202,220</b>	<b>173,554</b>	<b>1,220</b>	<b>376,994</b>	<b>168,854</b>
<b>NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS</b>		<b>110,692</b>	<b>(68,713)</b>	<b>(995)</b>	<b>40,984</b>	<b>18,265</b>
<b>GAINS/(LOSSES) ON INVESTMENTS</b>		<b>7,818</b>			<b>7,818</b>	<b>(17,359)</b>
<b>NET INCOME / (EXPENDITURE)</b>		<b>118,510</b>	<b>(68,713)</b>	<b>(995)</b>	<b>48,802</b>	<b>906</b>
<b>TRANSFERS BETWEEN FUNDS</b>		<b>(17,902)</b>	<b>16,902</b>	<b>1,000</b>		
<b>NET MOVEMENT IN FUNDS</b>		<b>100,608</b>	<b>(51,811)</b>	<b>5</b>	<b>48,802</b>	<b>906</b>
<b>FUND BALANCES AS AT 31st DECEMBER 2022</b>		<b>200,954</b>	<b>65,749</b>	<b>5</b>	<b>266,708</b>	<b>265,802</b>
<b>FUND BALANCES AS AT 31st DECEMBER 2023</b>		<b>301,562</b>	<b>13,938</b>	<b>10</b>	<b>315,510</b>	<b>266,708</b>