



**THE PAROCHIAL CHURCH COUNCIL  
OF  
ST. ANDREW'S  
ASHTON-ON-RIBBLE  
PRESTON**

**TRUSTEES' ANNUAL REPORT & ACCOUNTS  
2025**

**CHARITY NUMBER: 1163132**

## **LEGAL AND ADMINISTRATIVE INFORMATION**

**Trustees:** The Trustees are the members of the Parochial Church Council (PCC), details of members are on page 3

**Church Address:** St Andrew's Church  
Blackpool Road  
Ashton-on-Ribble  
Preston  
PR2 1EQ

The Church is part of the Diocese of Blackburn within the Church of England

**Vicar:** Rev James D G Nash

**Correspondence Address:** St Andrew's Vicarage  
240 Tulketh Road  
Ashton-on-Ribble  
Preston  
PR2 1ES

**Status:** The Parochial Church Council of St Andrew's, Ashton-on-Ribble, Preston, Lancashire is a charity with Excepted Status given by the Charity Commission.

**Bankers:** Santander UK plc

**Independent Examiner:** Mr Martin Garry BA(Hons), FCA  
Director of McDade Roberts Accountants Ltd  
316 Blackpool Road  
Fulwood, Preston  
PR2 3AE

## **PAROCHIAL CHURCH COUNCIL (PCC) MEMBERS WHO HAVE SERVED FROM 1<sup>ST</sup> JANUARY TO 31<sup>ST</sup> DECEMBER 2025**

### **Clergy** (ex officio)

Rev J Nash (Chairman)  
Rev P Vautier (Curate from July 2024)

### **Churchwardens:**

Mr C Lavender (appointed April 2022)  
Mr D Underhill (Vice Chairman; appointed April 2016)

### **General Synod Representative:**

Mr S Boyall (reappointed July 2021)

### **Diocesan Synod Representatives:**

Rev J Nash (reappointed May 2024)  
Rev P Vautier (appointed August 2024)

### **Deanery Synod Representatives:**

Mr K Bottle (appointed April 2025)  
Mr N Sams (appointed April 2024)  
Miss C Underhill (appointed April 2023)

### **Elected Members**

Mrs C Beranek (reappointed April 2024)  
Mrs M Fernando (appointed April 2023)  
Mrs E Jefferies (reappointed April 2025)  
Mr C Lavender (Churchwarden from April 2022)  
Mrs L Parkinson (appointed April 2023)  
Mrs L Read (reappointed April 2025)  
Mrs C Sorsbie (appointed April 2023)  
Mr D Underhill (Churchwarden from April 2016)

### **Observers**

Mrs M Bateman (PCC Secretary from April 2018)

## **STRUCTURE GOVERNANCE & MANAGEMENT OF PCC**

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and may then stand for election to the PCC.

- The Vicar and Curate are *ex officio* members of the PCC
- Churchwardens are elected annually
- Members of the Blackburn Diocesan Synod and Preston Deanery Synod are elected every three years
- All other members are elected to serve for a term of three years
- Every year up to three members retire and may be re-elected or new members appointed

### **STRUCTURE OF THE PCC**

With the exception of the Minister, who acts as the Chair, officers of the PCC are either elected from within the membership of the PCC or co-opted:

Vice-Chair  
Secretary  
Treasurer

To facilitate the work of the PCC, the PCC is organised into a number of sub-Committees. These sub-Committees both derive their authority from and report to the PCC at periodic meetings. They are as follows:

Buildings Committee  
Finance Committee  
Mission Committee

Safeguarding Committee  
Standing Committee

## **RESPONSIBILITIES**

The Parochial Church Council has the responsibility of co-operating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church and Church Hall complex of St Andrew's, Tulketh Road, Ashton-on-Ribble, Preston.

The PCC met 5 times during the year. The PCC received formal and informal reports of deliberations of meetings of sub-Committees. The PCC met for a Planning Day in June.

## **EMPLOYEES**

The PCC employs Mrs Michelle Bateman as the Church Administrator (25 hours a week).

## **OFFICERS**

Parish Safeguarding Officer  
Treasurer

Mr Stephen Boyall (from April 2023)  
Mrs Claire Beranek (from Apr 2022)

## **THE CHURCH**

### **ELECTORAL ROLL**

The Electoral Roll is completely renewed every six years as required by Church Representation Rules. The Electoral Roll was renewed in 2025. The current membership is 101.

### **NORMAL SUNDAY CHURCH ATTENDANCE**

The Church offers one Service every Sunday:

10.30am	Morning Service with Junior Church (0-14s; not on 1 <sup>st</sup> Sunday); All Age Service (1 <sup>st</sup> Sunday) Holy Communion at least once a month
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In addition, the Church has a midweek BCP Communion Service on Wednesday at 10am.

There are also some Services on days of note through the year, e.g. Christmas Eve, Good Friday, etc.

The average Sunday attendance at the service in October 2025 was 136 people, 86 adults and 50 children (Oct 2024 – 131).

### **JUNIOR CHURCH AND ST. ANDREW'S C OF E PRIMARY SCHOOL**

The Church has an active Junior Church (0-14) with 50-60 children attending under normal circumstances.

The Church is linked to St Andrew's Church of England Primary School with a total potential roll of c.420. Worship Assemblies, for pupils and teachers of the School, are usually carried out weekly in the Church (Juniors) and in the School (Infants) during term time, with Services at Harvest, Christmas, Easter and a Leavers' Service at the end of the Summer Term.

## MINISTER'S REPORT

*"You did not choose me, but I chose you and appointed you so that you might go and bear fruit – fruit that will last."*  
(John 15:15,16)

A couple of years ago I read a wonderful book *Growth and Change* by Andrew Heard which changed by outlook in ministry, and my own Christian walk. Throughout my training and ministry it was made crystal clear that faithfulness is an absolute essential in ministry, which is absolutely correct. However, sometimes this was given such emphasis that it became the only metric for ministry, which sadly falls short of the Bible's teaching. The above words of Jesus are just one example among many to show that we are to have an expectation that faithfulness will lead to fruitfulness and so to pray, live and minister in that mindset.

In the light of this it was wonderful to see how much fruit God has been bearing across our church family in so many ways. As I look back on 2025, and look forward to our 15<sup>th</sup> Anniversary at St Andrew's, I can't remember a better year across the board.

A big feature has been new life! Top of the list has to be an amazing number of new Christians; there is nothing better than celebrating with those who have been born again and it is also has a hugely energising effect on those of us who have been Christians for years (or decades!). A particular window on this was the Memorial Service for Stu on Easter Saturday and the Wedding of Elliot and Heather on Christmas Saturday; all of whom became Christians this year! We've also been blessed with an extraordinary number of babies and give huge thanks to God for little ones safely added to our families and church family, not to mention the joy of having seen many of them baptised too.

I can't remember seeing such growth in Christ in such a wide number of church family too. Those of us who are privileged to meet up with younger Christians all have stories to tell of how people are being strengthened in their faith and desire to live boldly for Jesus. This has led to every Home Group having grown with new Christians joining as members and finding their feet.

Our various groups for children and young people continue to grow in number and depth. There have been a few changes of personnel across the groups but a particular feature of our church family is that the strength of our relationships across the whole mean that such changes cause little disruption for the children.

**A huge thank you**, as always, **to all the leaders** in all our children and youth groups and for all the time, energy, hard work in preparation and love that you put into nurturing our children in the faith so wonderfully. We are also enjoying a growing gospel partnership with St Christopher's and All Saints through both XTB and The Avenue, with both children and leaders now being involved. The heights of this were seen in our inaugural Youth Getaway in October which was an amazing success and we look forward to building on this over the years to come.

The issue of our church finances had been looming on the horizon for a while before this year and became a real and present issue slightly quicker than I'd bargained for. I won't go into all the details of my personal wrangles with this but it is safe to say that the process of facing up to this has probably been the most impactful experience of me, both personally and ministerially, in a number of years. My huge thanks go to Claire & Jeff Beranek for all the hard work they have put into ensuring that the information about our accounts was both accurate and immediate. Thanks too to the rest of the Standing Committee (Dave, Craig, Liz & Steve), along with Phil and the wider PCC, for all their help, wisdom and support as we have addressed this significant challenge together. Supremely my thanks go to God for his fatherly provision, not just financially, but in ways we hadn't conceived or imagined; and thanks as well to all those across our church family who have responded so generously, sacrificially and willingly to see our financial situation heading in a much more healthy direction (keep up the good work, we've a little way still to go!).

What a year! So much to give thanks for, and I've not even mentioned Becca and my personal highlight and reason for giving great thanks for so many of our wonderful, loving and fantastic church family: Susanna & Reuben's Wedding!

*James Nash*

## **WOMEN'S MINISTRY REPORT**

The women's ministry at St Andrew's has continued to be an encouragement over the past year. The aim is for women to be growing in their walk with Jesus both individually and together as a church family. We've seen real steps forward in the way women in our church family care for, support and encourage each other and also in women becoming part of our church family.

The Women's Getaway in March was a real highlight of the year for many as it often is. We listened to some talks from Nancy Guthrie about 'The Good Life' and our eternal home as described in Revelation, along with spending time in prayer and praise, enjoying food and a walk together and through all this growing in our relationships with God and one another.

The Summer Term is busy for our church family so we often don't put anything on then.

In November we had a Women's Breakfast which gave us chance to get to think about taking responsibility for our own spiritual walk and how we can help each other to do that.

Alongside each of these things there have been more regular activities: Women's Home Group and Women's Book Group, along with Noah's Ark providing opportunities to get to know lots of mums in the local community. All of these things are great encouragements but women's ministry also happens in women chatting at the school gates, meeting up for coffee and caring for one another through life's struggles.

In January, we welcomed Angela Lavender to the Women's Ministry Team and at Easter Kate Short stepped down in preparation for the addition of Kip to their family. We're grateful to Kate for the time and energy she's given to the Team over the past couple of years.

As a Women's Ministry Team we've been really encouraged over the last year with the growth in our church family both spiritually and numerically. While this brings some challenges, we've loved to see the women in our church family growing in love and commitment to the Lord, and to each other. One area of focus for us as a team has been how we continue to encourage growth amongst the women in caring for each other pastorally and we pray that this will be an area we continue to develop over the coming year.

*Becca, Lin, Liz, Angela & Shell*

## CHILDREN, YOUTH & SENIORS REPORT

The work among children and young people continues to be such a strength of our church family and that is a testament to the commitment of parents and children alike. We are truly blessed to have such a variety of people willing to be involved in leading our groups, whether helping or teaching the children. It's been great to see a number of new leaders starting and some who have been helping beginning to teach in the groups. Given the bumper year for births we had in 2025, this need is not going to be slowing down, so more volunteers please!

Please pray that God would be working deeply in the hearts and minds of our children through all that we provide. Pray that the amazing numbers of children we have would not just be a narrow cohort in the present but a growing river of children for years and decades for the future. Please also pray that God would lay on the hearts of our children and young people a desire to lay down their lives in sacrificial service of the Lord Jesus, leading to lives of wholeheartedness which may mean becoming missionaries, church leaders, evangelists and church workers and members of all hues in the UK and around the world for the future growth of God's kingdom. *James Nash*

### **Junior Church** (*Becca Nash*)

Junior Church is our Sunday Morning Groups for 0-14 year-olds; children start in the Service with the adults before heading out to their groups, returning at the end of the Service. An average week has up to 60 children in Junior Church, split into five groups. In addition to this, those who are in Year 9 upwards are also involved in helping out in a number of the groups. It has been particularly encouraging over the last couple of terms for Bethany Beranek to have a go at preparing and leading a few sessions with great enthusiasm and clear gifting.

This year we have largely followed the same teaching programme as the adults, although we did take the opportunity in the Autumn to do a Bible Overview using the King, the Snake and the Promise material. It was wonderful seeing the children starting to grasp the big picture of the Bible and understanding how God's threefold promise to Abraham works itself out through the whole Bible. We also had a wonderful opportunity to teach the 10 commandments to the children during the Church Weekend at Home (led by Phil and Becca); we hope parents were able to see fruit from that and the Bible taking root in the hearts of the children.

The Teacher Leaders have continued to use a mixture of ready prepared/purchased material and also preparing sessions from scratch. We have used the Mustard Seeds material for Exodus and appreciated having craft suggestions week by week. We are continually grateful to Linda Biscomb for preparing the craft each week and setting it out for all the groups; this is a huge support to the Leaders. We have encouraged all the Leaders to attend the Growing Young Disciples Training Day in March and currently have 7 signed up to do this which is 4 more than last year!

Whilst we have a good number of volunteers on the Junior Church Team we are currently short of those who are willing to teach sessions and would love to see more people across the church family partner in the gospel in this way. We have been delighted to welcome some newcomers into the Team: Charnelle & Gary Williams, Anne Pemberton, Abigail Shaw, Mark Richardson and are always very pleased to have more. It would be great to have more parents of our children step in to lead occasionally as well as others too. We are at the ready to train up and give support to whoever wants to give it a go. A big thank you to Claire P for starting to teach and Rebecca R too. We will particularly see the need for more Leaders as we say a sad farewell to Finn and Chloe in April. They have served the children in our church family so faithfully and enthusiastically over the last 5 years and we have been so grateful for their wholehearted partnership in the gospel and for how they have used the gifts God has given them to serve Him.

### **XTB** (*Phil Vautier*)

Our XTB youth group, for Years 6–8, meets every Friday during term time from 5:30–7pm. Our leadership team currently consists of five regular members: Lucy, Linda, Nick and Phil (Overall Leader) from St Andrew's and Merin from All Saints Preston, with other additional leaders as needed. We are particularly grateful to A-M, Hannah, Merin and Sam from All Saints for helping to lead this year and the gospel partnership on display with them on the team. In June 2025, Finn stepped down from the XTB team to join The Avenue team instead. An enormous thank you to him for his service and all he contributed to the team over several years.

Before each session, leaders meet at 5pm to set up and pray. Each session then begins with time to welcome and share news. This is followed by activities, a 15-minute Bible talk prepared by a leader, and discussion and prayer in response. This year, 34 different young people have attended, with 20–24 coming weekly. Many are not regular members of St Andrew's, showing our wider reach. Some have a connection to the church without attending weekly, while others come from local churches (St Christopher's Lea and All Saints) without a similar group.

Over the past year, we've studied Mark's Gospel, Philippians and had 5 weeks thinking about God's nature and character. Most recently, we have seen God's rescuing power and sovereignty on display in the Joseph story from Genesis 37-50. At the end of each term, we hold a Question Time to answer questions submitted by the group.

Alongside teaching, we prioritise friendships by organising social events midway through each term. In 2025 we went to Jump Maniax which was very fun for all involved. The current group have been great at making friends, inviting others to XTB and being kind and appreciative of others in the group. We pray that God will continue to reveal more of Jesus over the coming year.

### **The Avenue** (*Shell Bateman*)

The Avenue is a youth group for Years 9-13 that meets in the Church Hall fortnightly on Sundays from 6-8:30pm. We start with a meal (generously provided by volunteers from the church family) and have time to chat while we eat. We spend time studying the Bible and praying and then finish with an enthusiastic game (or two!) of UNO Flip where the aim is not to lose. Over the past year we spent 2 terms looking at issues around relationships, gender & sexuality, then in the Autumn term we studied the book of Philippians.

Nathan Dudgeon stepped down as a leader in the summer and we're really grateful to Nathan for all the time he gave to the young people whilst serving as a leader. In September 2025 we welcomed Finn & Chloe Sorsbie as leaders, serving alongside Jess Underhill and Dan & Shell Bateman. They'll be joining the team on a short-term basis so please continue to pray for provision of another male leader to be part of The Avenue.

The Avenue saw significant growth in the Autumn Term as we gained a couple of committed year 9s and some older young people who are newer to our church family. We're thankful for and encouraged by the young people and their desire to live for Jesus in the midst of the issues and pressures they face in, and outside of, school. Please pray for our young people to have boldness in faith, to prioritise life with Jesus above all the pressures that surround them, e.g. lots of the group having exams. Please also pray for the consistency of the group; with a bigger group we're more likely not to have everyone each time.



### **Youth Getaway 2025** *(Phil Vautier)*

In 2025, the first Youth Getaway was held at Borwick Hall. The Youth Getaway is a weekend away (Friday evening to Saturday evening) for young people aged 10–18 from St Andrew's Ashton, St Christopher's Lea, and All Saints Preston. It represents a shared partnership in gospel ministry to young people across the three churches, with the majority of organisation and planning undertaken by St Andrew's.

The weekend had three key aims: first, to help young people grow in their faith and be equipped to live distinctly as God's people; second, to build strong and positive relationships across different age groups and between young people and leaders; and third, to enjoy time together, creating lasting and positive memories of spending time with other Christians.

A total of 44 young people attended the weekend (24 girls and 20 boys), supported by 13 leaders overseeing the programme and a further 3 leaders serving in the kitchen. The programme was full and varied, including games, activities, and outdoor fun, alongside three Bible teaching sessions led by Joe Houghton. These sessions focused on idolatry in the Bible and how God equips his people to recognise and resist idols in their own lives.

The weekend went really well, running smoothly and filled with enthusiasm and enjoyment. We pray that it will continue to bear fruit in the everyday church life of St Andrews, St Christopher's and All Saints. Planning is already underway for the Youth Getaway in 2026.

### **Noah's Ark** *(Becca Nash)*

Noah's Ark has enjoyed a busy and happy year and we are thankful to God for some wonderful encouragements. We are continuing to operate with a fixed register and, while we have 30-35 families on our register, weekly attendance is very up and down depending on illness. We are currently experiencing a surge in numbers with an encouraging influx of mums and new babies to add to the mums and new babies in our church family. Our hope is that the church mums will see it as an exciting opportunity to chat to the visitors about church and their faith in Jesus. We continue to be very encouraged by the mums and children who come along to church on Sundays with Noah's Ark the entry point for some. It was particularly encouraging to hear Sarah D give her testimony of how coming to Noah's Ark was the starting point for her finding faith, especially the Bible slot time with singing at the end of each session. This has given the team such encouragement to keep going!

We are continuing to make the most of a short Bible slot at the end of each session to teach something of the gospel to the toddlers and their mums/carers. This is reinforced by the craft activity for the week; thank you to Linda for running this each week.

I am grateful to all the helpers on the team who help lead the Bible slots: Lucy, Mel and Innes.

We also are thankful to the volunteers who run the kitchen: Jess, Em, Norma, Natalie, Angela and Linda and of course all those who provide delicious cake each week.

Thanks also to James for setting up every Thursday evening and for coming along, when he can, to chat to Dads/Grandads and to Phil for coming to help us clear up each week.

## **SALT** (*Claire Beranek & Linda Biscomb*)

St Andrew's Lunches Together (SALT) is a huge blessing to the seniors in our community; for some it is the only time they get out each month, so they really look forward to catching up with their friends. Sadly three of our very much loved members died in the year: Sheila Harris, Michael Brown and Bill Barron, so we celebrated in memory and gave thanks for them. There's always plenty of room at our lunches, so please do invite friends or neighbours to join us. This year we had 15-20 guests each month.

Each month, our guests enjoy homemade soup, sandwiches and freshly baked cakes, usually followed by a talk or interview with someone in the church family. This year Innes Vautier and Karen Breakell gave their testimonies and we interviewed Dr Jean Graham about her research into the psychology of burns victims, Jo Wolstenholme about working in school, Sandie Smith researching family history and Kate Short about setting up a candle-making business.

Dan Bateman spoke to us about the Palace to Palace Cycle ride, Annie Wynn visited from Let's Grow Preston, Erin Singleton told us how she was inspired to start the Blue Flamingo café and James gave a flavour of Susanna's Wedding, which some of the seniors had been excited to attend. At Christmas we learned about the Carol, *'Once in Royal David's City'*, and enjoyed singing it together as well as a selection of other beloved Carols.

We're very grateful for our wonderful volunteer team who care so lovingly for our seniors with their gifts of serving, giving lifts, making soup or sandwiches and baking: Linda Richardson, Pat Adair, Christine Tognarelli, Emma Sams, Steph Spencer, Joan Hatton and Andrew & Norma Hamriding. We're really thankful too to our church family for baking so many delicious cakes for us each month and sharing their lives with us. If you'd like to join our team, are happy to be interviewed, or are interested in attending, come along on the 3<sup>rd</sup> Thursday of the month at 12.30pm, we'd love to see you and any of your senior friends.

## CHURCHWARDENS' FABRIC REPORT

Despite challenges, our Father in heaven has continued to sustain us as a church family as we look to keep the fabric in safe and sound condition and use it fully for His purposes and to His glory. We thank God for His never-ending faithfulness and sustaining grace, both to the Buildings Committee and members of the church family who give their time and effort to this task.

With regard to the Church building, the necessary regular upkeep has been carried out, consistent with annual maintenance requirements. Health and Safety has been reported upon, the firefighting equipment, heating system and other pertinent items have been examined, maintained and, where required, serviced and/or repaired. Our Church building and Hall are in a condition commensurate with their age and therefore, the upkeep and maintenance remains challenging. However, with regular Building Committee reviews and Church Maintenance Days, when people from across the whole church family volunteer to undertake general maintenance tasks, we believe we have achieved a sustainable operating model to maintain the current position going forwards.

As a result of the finances and their general direction of travel being highlighted towards the end of 2025, the church family has responded and the corresponding increase in giving within the church family is a wonderful encouragement that gives confidence that in the event of emergency work arising, requiring immediate attention, the church is in a better place to respond.

We are grateful for the large amount of support provided by all the church family at various points this year, in particular the Buildings Committee, Standing Committee, PCC and volunteers within the church family. Thank you to you all for your prayers and for all the time and effort so many of you have put in to help us in such roles. Particular thanks to Mark Richardson, Nick Sams, Claire Beranek, Paul Thompson, Tom Parkinson, James Nash and Michelle Bateman.

**The silverware of the Church remains in good order.**

*Craig Lavender & David Underhill*

## SAFEGUARDING REPORT

We want St Andrews to be a place where anyone and everyone can come and hear the good news of the gospel and grow in their love and knowledge Jesus. And we want everyone to come and be part of the life here at St Andrew's and to be loved and cared for well. And wonderfully over the last 12 months that has happened for which we can give God much thanks and praise.

There has been one safeguarding report made to me, which I passed on to the Diocesan Safeguarding Team and it was duly investigated and dealt with appropriately.

Shell Bateman has, as ever, been working so effectively to keep us up to date with our DBS checks; and all our safeguarding training, for those who need it, is up to date. Thanks Shell!

Safeguarding, with regards to the Church of England, is never far from the news with historic failures, which serves to remind us that we need to keep being mindful and vigilant looking out for one another in love. So let's keep praying on that St Andrew's would be a place where everyone and anyone can come and hear about the great love that Jesus and come to know Jesus for themselves with no barrier placed in their way. And I think that we are well served by the safeguarding team in Blackburn Diocese to that end.

Safeguarding is something for us all to be mindful of as we seek to love and care for one another as brothers and sisters in Christ, not wanting anyone to fall or stumble due to the actions of another. So if you do have any concerns please come and talk to me in person, or you can call on 01772 445464 or email me at [safeguarding@standrewsashton.org.uk](mailto:safeguarding@standrewsashton.org.uk).

*Stephen Boyall*

## TREASURER'S REPORT 2025

Our financial health improved from October when James highlighted the challenge to the church family of increasing our giving so that our income matches our expenditure. We are hugely grateful to God for his provision and to so many of our church family for responding so sacrificially by increasing their giving. There is still a challenge remaining so we trust in God for generous hearts among our church family and more to respond in commencing or re-considering their giving.

We had a decrease in our expenditure for the year and the Gift Day gave our income a boost, as did a grant from Emmanuel Church Wimbledon towards the Administrator's wages.

The generous legacy received in 2015 has been gradually spent over the years to fund staff wages. The remainder will allow us to continue operating in 2026.

The Charities Commission Regulations require that we declare that St Andrew's continues to be a viable concern for the coming year.

This year the difference between our expenditure and income was an overspend of £16,856.

Our church weekly running costs of £3,319 were 5% lower than in 2024 (£3,497), with decreases in building expenses (no Church Hall roof repairs) and wages (no Ministry Trainee), but increases in gas and electricity as we moved onto less favourable contracts.

Taking into account the Church Hall income and other income, we require donations of £2,354 each week to break even. At present we receive £1,914 in regular weekly donations, a shortfall of £440. In 2025 there were 52 donor units (people or households) who would each need to increase their weekly giving by £8.46 to cover this shortfall.

The total church funds continue to be healthy at £59,642 (31<sup>st</sup> December 2025).

### Income

Our total gross income for the year was £155,726. The church family giving increased by £2,184 each month following the challenge from James in October.

Unusual income for the year was the 2025 Gift Day (£9,822), which was put to general church funds, and the new youth getaway residential payments showed an increase in our church event income.

For anyone wishing to give to our church, the preferred way to give is the Parish Giving Scheme go to [www.parishgiving.org.uk](http://www.parishgiving.org.uk) and our details:

**Parish Name:** Ashton on Ribble St Andrew

**Diocese:** Blackburn

**PGS Parish Code:** 030603260

or via bank transfer to the church bank account:

**Account Name:** St Andrew's PCC General Account

**Bank:** Santander

**Sort Code:** 09-01-54

**Account No:** 85941082

**Reference:** Your Name

Please note that your bank may say that the payee name does not match; you can safely ignore this warning as it is due to the apostrophe in "Andrew's".

## **Expenditure**

Our gross expenditure for the year was £172,583, a decrease on 2024 (£181,839)

The major differences in expenditure in 2025 compared to 2024 were:

- £25,508 reduction in Church Hall major repairs (none carried out in the year)
- £8,075 increase in gas and electricity, due to new less favourable contracts
- £5,256 reduction in staff wages (no Ministry Trainee)
- £3,862 increase in Parish Share (includes fees paid for 2025)
- £3,536 increase in Junior Church costs to fund the Youth Getaway (paid by attendees)
- £2,238 increase in Church and Church Hall maintenance

## **Reserves Policy**

The PCC has a Reserves Policy for the church family to hold in reserves the equivalent of three months' general running costs. It is also our policy to hold an amount for likely building works due to the last quinquennial inspection. The present Reserves Policy is to hold £50,000 in reserves and our closing reserves were enough to cover this. The reserves policy will be re-written in 2026 to reflect the changes in running costs.

## **Thanks**

Many thanks to Emma Sams for processing of payments, Linda Biscomb for counting of monies, Jeff Beranek for bookkeeping and Caroline Crook for overseeing the Church Hall bookings.

*Claire Beranek, Treasurer*

STATEMENT OF FINANCIAL ACTIVITIES						
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL 2025	Last year	Change
	£	£	£	£	£	£
<b>INCOME AND ENDOWMENTS</b>						
Voluntary income	104,934	0		104,934	144,756	(39,822)
Fundraising from sales	621	0		621	477	144
Income from investments	310	0		310	361	(51)
Church activities	35,408	0		35,408	31,137	4,271
Gift aid claimed	14,453	0		14,453	17,183	(2,730)
<b>TOTAL INCOME</b>	<b>155,726</b>	<b>0</b>	<b>0</b>	<b>155,726</b>	<b>193,915</b>	<b>(38,188)</b>
<b>EXPENDITURE</b>						
Direct expenses/purchases	693	0		693	591	101
Overheads	145,740	0		145,740	159,125	(13,385)
Church activities/grants	23,008	1,750		24,758	20,891	3,867
Professional fees	1,392	0		1,392	1,232	160
<b>TOTAL EXPENDITURE</b>	<b>170,833</b>	<b>1,750</b>	<b>0</b>	<b>172,583</b>	<b>181,839</b>	<b>(9,256)</b>
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS	(15,106)	(1,750)		(16,856)	12,076	(28,932)
NET GAINS ON INVESTMENTS	0	0		0	0	0
<b>NET INCOME/(EXPENDITURE)</b>	<b>(15,106)</b>	<b>(1,750)</b>	<b>0</b>	<b>(16,856)</b>	<b>12,076</b>	<b>(28,932)</b>
TRANSFERS BETWEEN FUNDS	0	0		0	0	0
NET MOVEMENT IN FUNDS	(15,106)	(1,750)		(16,856)	12,076	(28,932)
TOTAL FUNDS BROUGHT FORWARD	68,567	7,931		76,498	64,423	12,076
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>53,461</b>	<b>6,181</b>	<b>0</b>	<b>59,642</b>	<b>76,498</b>	<b>(16,856)</b>

SUMMARY OF FUND MOVEMENTS								
Fund name	Brought forward	Investment Income	Investment Gain/(Loss)	All Other Income	Gift Aid Claimed	Expenditure	Fund Transfers	Carried Forward
	£	£	£	£	£	£	£	£
General Fund	68,567	310	0	131,141	14,453	(161,011)		53,461
Gift Day 2024 Fund	7,931					(1,750)		6,181
Gift Day 2025 Fund	0			9,822		(9,822)		0
<b>Total funds</b>	<b>76,498</b>	<b>310</b>	<b>0</b>	<b>140,963</b>	<b>14,453</b>	<b>(172,583)</b>	<b>0</b>	<b>59,642</b>

## BALANCE SHEET AT 31 DECEMBER 2025

	2025 £	2024 £	Change £
<b>FIXED ASSETS</b>			
Investments	0	0	0
	<b>0</b>	<b>0</b>	<b>0</b>
<b>CURRENT ASSETS</b>			
Debtors	21,698	19,088	2,610
Deposits and Cash	28	28	(0)
Bank Account	42,476	62,198	(19,722)
	<b>64,202</b>	<b>81,314</b>	<b>(17,113)</b>
<b>LIABILITIES</b>			
Accounts payable within 1 year	4,560	4,816	(256)
<b>NET CURRENT ASSETS / (LIABILITIES)</b>	<b>59,642</b>	<b>76,498</b>	<b>(16,856)</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<b>59,642</b>	<b>76,498</b>	<b>(16,856)</b>
Accounts payable over 1 year	0	0	0
<b>TOTAL NET ASSETS</b>	<b>59,642</b>	<b>76,498</b>	<b>(16,856)</b>
<b>PARISH FUNDS</b>			
Unrestricted	53,461	68,567	(15,106)
Restricted	6,181	7,931	(1,750)
Endowment	0	0	0
<b>TOTAL PARISH FUNDS</b>	<b>59,642</b>	<b>76,498</b>	<b>(16,856)</b>

<b>SPECIAL PURPOSE FUNDS</b>					
Fund Name	Type	Start 2025	End 2025	Change	Notes
General Fund	Unrestricted	68,567	53,461	(15,106)	General purpose fund
Gift Day 2024 Fund	Restricted	7,931	6,181	(1,750)	Remaining funds reserved for Grot Room
Gift Day 2025 Fund	Unrestricted	0	0	0	Fund donated and spent in full in 2025
		<b>76,498</b>	<b>59,642</b>	<b>(16,856)</b>	
<b>TOTAL ASSETS</b>					
Account		Start 2025	End 2025	Change	Notes
Accounts Payable		(4,816)	(4,560)	256	Money owed to others at end of year
Accounts Receivable		19,088	21,698	2,610	Money owed to PCC at end of year (inc. Gift Aid)
Main Bank Account		62,198	42,476	(19,722)	Santander bank account
Petty Cash		28	28	(0)	
		<b>76,498</b>	<b>59,642</b>	<b>(16,856)</b>	

INCOME AND EXPENDITURE (Detailed)						
N/C	Income	Unrestricted Funds	Restricted Funds	Total 2025	Last year	Change
	<b>Voluntary income</b>					
4000	Donation to Bank	94,583		94,583	82,432	12,151
4002	Envelopes & other planned giving	4,331		4,331	4,714	(383)
4003	Loose plate collection (Cash GASD)	2,327		2,327	1,155	1,172
4004	Loose plate collection (Cash Non Gift Aid)	43		43	77	(34)
4007	Sundry Donations	890		890	524	366
4100	Grants (from others)	1,950		1,950	15,854	(13,904)
4200	Legacies	500		500	40,000	(39,500)
4300	Gifts received	310		310	0	310
	<b>Sub Total:</b>	<b>104,934</b>	<b>0</b>	<b>104,934</b>	<b>144,756</b>	<b>(39,822)</b>
	<b>Activities for generating funds</b>					
4401	Book/CD/DVD sales (and parish magazine)	621		621	477	144
	<b>Sub Total:</b>	<b>621</b>	<b>0</b>	<b>621</b>	<b>477</b>	<b>144</b>
	<b>Church activities</b>					
4600	Fees collected for weddings and funerals	3,937		3,937	4,002	(65)
4601	Noah's Ark donations	856		856	818	38
4602	Church Events	8,183		8,183	4,736	3,447
4603	Church hall lettings - regular	20,398		20,398	19,193	1,205
4604	Church hall lettings - casual	720		720	783	(63)
4605	Seniors' Lunch & Tea (donations)	624		624	674	(50)
4606	Evangelistic events (donations)	0		0	55	(55)
4607	XTB (donations)	691		691	876	(185)
	<b>Sub Total:</b>	<b>35,408</b>	<b>0</b>	<b>35,408</b>	<b>31,137</b>	<b>4,271</b>
	<b>Income from investments</b>					
4700	Investment Income (Interest)	310		310	361	(51)
	<b>Sub Total:</b>	<b>310</b>	<b>0</b>	<b>310</b>	<b>361</b>	<b>(51)</b>
	<b>Other income</b>					
4801	Tax recoverable on Gift Aid donations	14,453		14,453	17,183	(2,730)
	<b>Sub Total:</b>	<b>14,453</b>	<b>0</b>	<b>14,453</b>	<b>17,183</b>	<b>(2,730)</b>
	<b>Gross income</b>	<b>155,726</b>	<b>0</b>	<b>155,726</b>	<b>193,915</b>	<b>(38,188)</b>



N/C	Expenditure	Unrestricted	Funds Restricted	Total 2025	Last year	Change
	<b>Church activities</b>					
5000	Grants (to others)	500		500	593	(93)
5203	Other church event costs	6,713		6,713	4,873	1,840
5204	Giving to missionary societies	6,580	1,750	8,330	8,394	(64)
5205	Evangelistic events (inc. home mission)	30		30	69	(39)
5206	Parish Training (externally provided)	250		250	-	250
5207	Visiting speakers/locums	280		280	100	180
5208	Junior Church costs	3,979		3,979	442	3,536
5209	Church services expenses	1,227		1,227	1,607	(380)
5210	Conferences (externally provided)	545		545	1,169	(624)
5211	Seniors' meals costs	715		715	851	(136)
5212	Noak's Ark costs	362		362	302	60
5213	XTB costs	881		881	1,668	(787)
5214	Support to school costs	350		350	350	0
5215	PCC expenses	0		0	113	(113)
5217	Staff training/resources (internal)	326		326	358	(32)
5218	Avenue costs	269		269	-	269
	<b>Sub Total:</b>	<b>23,008</b>	<b>1,750</b>	<b>24,758</b>	<b>20,891</b>	<b>3,867</b>
	<b>Fund Raising</b>					
6100	Fund Raising Expenses	0		0	90	(90)
6200	Goods Purchased for Resale (eg books)	693		693	501	191
	<b>Sub Total:</b>	<b>693</b>	<b>0</b>	<b>693</b>	<b>591</b>	<b>101</b>
	<b>Rent and rates</b>					
7000	Rent	10		10	10	0
7001	Council Tax	5,458		5,458	5,476	(18)
7002	Water Rates - Vicarage	1,495		1,495	832	663
7003	Water Rates - Church and Hall	1,643		1,643	1,500	143
7005	Waste collection	191		191	193	(2)
	<b>Sub Total:</b>	<b>8,796</b>	<b>0</b>	<b>8,796</b>	<b>8,011</b>	<b>786</b>
	<b>Gas and electricity</b>					
7105	Electricity - Church	2,119		2,119	763	1,356
7106	Electricity - Church hall	6,641		6,641	2,550	4,091
7107	Gas - Church	2,369		2,369	1,631	738
7108	Gas - Church hall	4,575		4,575	2,685	1,890
	<b>Sub Total:</b>	<b>15,704</b>	<b>0</b>	<b>15,704</b>	<b>7,629</b>	<b>8,075</b>
	<b>Travelling expenses</b>					
7200	Transport/parking/travel	813		813	690	123
7204	Gifts (e.g. to employee or volunteer)	1,232		1,232	-	1,232
	<b>Sub Total:</b>	<b>2,045</b>	<b>0</b>	<b>2,045</b>	<b>690</b>	<b>1,355</b>

N/C	Expenditure	Unrestricted	Funds Restricted	Total 2025	Last year	Change
	<b>Printing/Stationery/etc.</b>					
7300	Photocopying/Printing	1,487		1,487	1,195	292
7302	Office Stationery	3		3	33	(30)
7303	Books/literature to give away	607		607	434	173
7304	Music printing/licenses costs	903		903	722	181
	<b>Sub Total:</b>	<b>3,000</b>	<b>0</b>	<b>3,000</b>	<b>2,384</b>	<b>616</b>
	<b>Telephone/Computer/etc.</b>					
7352	Computer and Software	41		41	284	(243)
7354	Website costs	555		555	591	(36)
	<b>Sub Total:</b>	<b>596</b>	<b>0</b>	<b>596</b>	<b>875</b>	<b>(280)</b>
	<b>Maintenance</b>					
7500	Furniture & furnishings	28		28	132	(104)
7501	Church and hall cleaning	7,227	0	7,227	6,718	510
7502	Audio/video equipment	954		954	1,005	(51)
7510	Organ/piano tuning	528		528	0	528
7513	Fire, health & safety costs	1,386		1,386	1,840	(454)
7514	Upkeep of churchyard	40		40	20	20
7515	Church and hall maintenance	5,143		5,143	2,905	2,238
7516	Church major repairs	0		0	0	0
7518	Church hall major repairs	0		0	25,508	(25,508)
	<b>Sub Total:</b>	<b>15,306</b>	<b>0</b>	<b>15,306</b>	<b>38,127</b>	<b>(22,822)</b>
	<b>General Expenses</b>					
7600	Ministry parish share & fees	75,719		75,719	71,857	3,862
7604	Insurance	6,914		6,914	6,341	574
7606	Miscellaneous costs	0		0	22	(22)
	<b>Sub Total:</b>	<b>82,633</b>	<b>0</b>	<b>82,633</b>	<b>78,220</b>	<b>4,413</b>
	<b>Wages</b>					
7803	Visiting Organist	320		320	465	(145)
7804	Gross Wages - Assistant staff	15,925		15,925	21,181	(5,256)
7805	Sexton	300		300	60	240
7808	Employer Pension Contributions	1,115		1,115	1,483	(368)
	<b>Sub Total:</b>	<b>17,660</b>	<b>0</b>	<b>17,660</b>	<b>23,189</b>	<b>(5,529)</b>
	<b>Professional fees</b>					
7902	Accountancy Fees	229		229	141	88
7904	Professional Fees	47		47	35	12
7909	Audit Fees	1,116		1,116	1,056	60
	<b>Sub Total:</b>	<b>1,392</b>	<b>0</b>	<b>1,392</b>	<b>1,232</b>	<b>160</b>
	<b>Gross expenditure</b>	<b>170,833</b>	<b>1,750</b>	<b>172,583</b>	<b>181,839</b>	<b>(9,256)</b>
	<b>Net income/(expenditure):</b>	<b>(15,106)</b>	<b>(1,750)</b>	<b>(16,856)</b>	<b>12,076</b>	<b>(28,932)</b>

INCOME AND EXPENDITURE (Summary)						
	Income	Unrestricted	Funds Restricted	Total 2025	Last year	Change
	Voluntary income	104,934	0	104,934	144,756	(39,822)
	Activities for generating funds	621	0	621	477	144
	Church activities	35,408	0	35,408	31,137	4,271
	Income from investments	310	0	310	361	(51)
	Gift Aid claimed (ex Stewardship & PGS)	14,453	0	14,453	17,183	(2,730)
	Gross income	155,726	0	155,726	193,915	(38,188)
	Expenditure	Unrestricted	Funds Restricted	Total 2025	Last year	Change
	Church activities	23,008	1,750	24,758	20,891	3,867
	Fund Raising	693	0	693	591	101
	Rent and rates	8,796	0	8,796	8,011	786
	Gas and electricity	15,704	0	15,704	7,629	8,075
	Travelling expenses	2,045	0	2,045	690	1,355
	Printing/Stationery/etc.	3,000	0	3,000	2,384	616
	Telephone/Computer/etc.	596	0	596	875	(280)
	Maintenance	15,306	0	15,306	38,127	(22,822)
	General Expenses	82,633	0	82,633	78,220	4,413
	Wages	17,660	0	17,660	23,189	(5,529)
	Professional fees	1,392	0	1,392	1,232	160
	Gross expenditure	170,833	1,750	172,583	181,839	(9,256)
	Net income/(expenditure):	(15,106)	(1,750)	(16,856)	12,076	(28,932)

## **NOTES TO THE FINANCIAL STATEMENTS** for the year ended 31<sup>st</sup> December 2025

### **Basis of Financial Statements**

The financial statements of St Andrew's PCC, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1<sup>st</sup> January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain assets.

### **Income**

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

### **Expenditure**

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

### **Taxation**

The charity is exempt from Corporation Tax on its charitable activities. The charity is not required to register for Value Added Tax (VAT). Relevant payroll taxes are paid to HMRC on a monthly basis. The charity qualifies for the Employment Allowance which reduces the employer's National Insurance payments. The charity claims Gift Aid annually for those that give via bank transfer on qualifying donations on a receivable basis. Gift Aid is credited to the church bank account monthly for qualifying taxpayers that give via Stewardship or the Parish Giving Scheme.

### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees. The only unrestricted fund now held by the church is the General Fund at £53,461 (as of 31<sup>st</sup> December 2025)

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor, or when funds are raised for particular restricted purposes. The one restricted fund remaining open at the end of the year was the 2024 Gift Day Fund of £6,181 to be used for refurbishment of the grot room.

### **Incoming Resources**

#### **Voluntary income and capital sources**

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 are recognised when the income is received. This means it is received in the next financial year (2026) and is shown as accrued (expected to be received) in the accounts for 2025.

Funds received by SALT, XTB and similar groups or events are accounted for gross. Sales of books are accounted for gross.

#### **Other income**

Rental income from the letting of the Church premises is recognised when the rental is received.

#### **Investments**

Savings interest is accounted for when paid. The PCC holds no investments.

## **Resources used**

### **Grants**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The grant received in 2025 was £1,950 from Emmanuel Church Wimbledon.

### **Activities directly relating to the work of the Church**

The Parish Share is accounted for when paid.

### **Staffing**

One member of staff was paid from church funds: Michelle Bateman, Administrator (part-time, 25 hours a week). The Vicar, James Nash, and Curate, Phil Vautier, receive a stipend from the Church Commissioners and so the PCC only pays Council Tax and water rates for the Vicarage and Curate's House. All members of staff receive expenses and have training paid for by church funds. Monthly pension contributions have been made on a payable basis to the NEST Pension scheme on behalf of our employee.

### **Fixed Assets**

#### **Consecrated land and buildings and movable church furnishings**

Consecrated and beneficed property is excluded from the accounts by s.10(2) to 10(4) of 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 as inalienable property unless consecrated.

#### **Other fixtures, fittings, and office equipment**

Fixed assets are recognised when a resource is controlled by the charity as a result of a past event or transaction, for example a past gift or purchase: it is probable that the expected future economic benefits associated with the asset will flow to the charity; and the historical cost or fair value of the asset can be measured reliably.

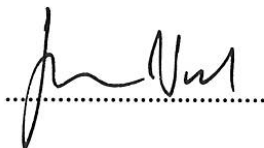
Individual spend will be assessed in respect of its capital nature and any repairs or replacements will not be capitalised and will be included as expenditure in the year it is incurred.

### **Current Assets**

Amounts owing to the PCC at 31<sup>st</sup> December 2025 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 at the main bank account with Santander.

Approved by the Parochial Church Council at the meeting on Monday 23<sup>rd</sup> February 2026 and signed on its behalf by:



(Chairman)



(Treasurer)

**Independent Examiners report to the PCC of St. Andrew's Church, Ashton-on-Ribble, Preston**  
I report to the PCC members on my examination of the accounts of the charity for the year ended 31 December 2025.

This report on the financial statements of the PCC for the year ended 31 December 2025, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

**Respective responsibilities of the PCC and the examiner**

As members of the PCC you are responsible for the preparation of the financial statements in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity'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 charity 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 the 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.



Martin Garry BA (Hons), FCA, Independent Examiner  
Director of McDade Roberts Accountants Ltd  
316 Blackpool Road  
Fulwood  
Preston  
PR2 3AE

26 March 2026