

**ST SAVIOUR'S CHALK FARM
ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025**

Aim and purposes

St Saviour's Parochial Church Council (PCC) has the responsibility of promoting in the ecclesiastical 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 with us and to become part of our parish community. Our services and worship put faith into practice through prayer, scripture and music and sacrament.

When planning our activities for the year, the PCC have considered the Charity Commission's guidance on public benefit and, in particular the guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; teaching the Gospel and developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Missionary and outreach work.

All of this can be summarised by the PCC considering, in everything it does, its Mission Statement: 'In Christ we welcome everyone; to grow together in faith that we might share the unconditional love of God for all'.

To facilitate and support this work it is important that the PCC maintains the fabric and improves the facilities of our buildings.

Achievements and performance

Despite this being the third year in vacancy (having no priest) the church has managed to function.

Worship and prayer

The main service has been a Eucharist at 10.30 a.m. on Sundays. Since clergy cover is difficult to obtain on Good Friday and Easter day, we joined St Peter's, Belsize Park for those services.

Once a month there has also been a lay-led afternoon service of Taizé worship.

Lectio Divina has been held for an hour a week alternating monthly between St Saviour's and St Peter's continues.

Pastoral care

Wide ranging pastoral care has not been possible. However, for an hour on Tuesdays and Thursdays the church has been opened for private prayer, with two members of the congregation present as watchers. We believe one person has found this consistently helpful, and occasional visitors are glad and interested to find the church open.

Mission, outreach and evangelism

A Carol Service on 14th December was attended by 80 people (including choir and 5 children).

Deanery synod

Camden Deanery Synod met three times during the year, and provides the PCC with an important link between the parish and the wider structures of the church. Among topics discussed were: the work of C4WS regarding shelter; matters of poverty and precarious housing; questions of ministry to Roma people and to Travellers. Janet Cowen, St Saviour's Deanery Synod representative, attended all three meetings.

Safeguarding

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

Volunteers

Beyond the PCC we have no volunteers regularly engaged in particular matters though members of the congregation help when they can. There is occasional local help with gardening. The contribution of the PCC is invaluable and the church could not function without them.

Financial review

Total receipts on unrestricted funds was £114,243. Total payments on unrestricted funds amounted to £111,094 of which £41,984 was spent on repairs and maintenance and £18,000 was contributed to the London Diocesan Common Fund.

The net result for the year was an excess of receipts over payments of £3,149 on unrestricted funds. The balance to carry forward at 31 December 2025 on unrestricted funds was £138,213.

The balance to carry forward on restricted funds at 31 December 2025 was £1,958, being the amount relating to the windows project.

Reserves policy

It is the PCC policy to maintain the recommended balance on unrestricted funds which equates to at least three months of the normal running costs. The cash balance on the unrestricted funds at the year-end is well in excess of this figure.

Structure, governance and management

St Saviour's Church is situated at Eton Road, Chalk Farm, London NW3 4SU. It is part of the Diocese of London within the Church of England. The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure 1956 and the Church Representation Rules 2011. From 30 May 2024 it is a charity registered with the Charity Commission under charity registration number 1208457. Registration is in the name of The Parochial Church Council of the Ecclesiastical Parish of St Saviour, Chalk Farm.

The method of appointment of PCC members is set out in the Church Representation Rules. Membership of the PCC consists of the churchwardens, and members elected by those members of the congregation who are on the electoral role of the church. Members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members have

some induction and are made aware of their responsibilities.

The PCC met on 6 occasions during the year, and at Annual Parochial Church meeting. The average level of attendance at PCC meetings during the year was 90 %.

The PCC enjoys the support of a parish administrator, David Barton.

The PCC members who have served during the year were as follows:

Barbara Brend (Chair)

Ming Yen

Celia Pachmayr

Christopher Cooke

Corinne Moyes

Janet Cowen

Approved by the PCC on 23 March 2026 and signed on its behalf by:

Barbara Brend (Chair)

ST SAVIOUR'S CHURCH, CHALK FARM
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

RECEIPTS AND PAYMENTS ACCOUNTS

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
Receipts				
Voluntary receipts	62,890		62,890	56,329
Church activities	37,066		37,066	46,130
investment income - bank deposit interest	2,122	85	2,207	3,247
Other incoming resources	12,165		12,165	62,584
Total receipts	114,243	85	114,328	168,290
Payments				
Church activities	111,094		111,094	325,458
Total payments	111,094		111,094	325,458
Excess of receipts over payments	3,149	85	3,234	(157,168)
Cash at bank, 1 January 2025	135,064	1,873	136,937	294,105
Cash at bank, 31 December 2025	138,213	1,958	140,171	136,937

ST SAVIOUR'S CHURCH, CHALK FARM**STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2025**

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
Cash funds				
Cash at bank and in hand	138,213	1,958	140,171	136,937
Debtors				
Hall lettings	3,950		3,950	1,594
Liabilities				
Accruals	630		630	600

Notes:

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis as the income for the year is less than £250,000.
2. Restricted funds
The windows project is a restricted fund and can only be used for repairs, maintenance and the replacement of windows.
3. Giving through planned giving and donations includes £47,784 received from PCC members.

Approved by the PCC on 23 March 2026 and signed on its behalf by :

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Barbara Brend (Chair)

ST SAVIOUR'S CHURCH, CHALK FARM**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025**

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
Receipts				
Voluntary income				
Church collections	896		896	1,728
Parish giving scheme inc gift aid	39,404		39,404	34,805
Donations	22,590		22,590	3,246
Grants from LDF				6,550
Legacy				10,000
	<u>62,890</u>		<u>62,890</u>	<u>56,329</u>
 Income from church activities				
Octagon nursery school	13,858		13,858	21,306
Church hall lettings	17,714		17,714	21,775
Church lettings	5,440		5,440	2,490
Sundry income	54		54	559
	<u>37,066</u>		<u>37,066</u>	<u>46,130</u>
 Other incoming resources				
VAT reclaimed under Listed Places of Worship scheme	2,944		2,944	60,817
Reimbursement of expenses by St Peter's	9,221		9,221	
Insurance claims				1,767
	<u>12,165</u>		<u>12,165</u>	<u>62,584</u>
 Payments				
Church activities				
Charitable giving	470		470	1,230
Diocesan Common Fund	18,000		18,000	41,000
Vicarage redecorations	9,830		9,830	
Expenses of clergy				100
Electricity and gas	6,489		6,489	10,073
Water	1,596		1,596	1,194
Insurance	6,480		6,480	6,379
Major repairs and maintenance	41,984		41,984	249,503
Worship materials	191		191	
Admin support costs	10,908		10,908	13,131
Advertising	1,099		1,099	
Legal charges re nursery lease	12,726		12,726	
Other professional fees	660		660	1,680
Accountancy fees	600		600	1,080
Miscellaneous expenses	61		61	88
	<u>111,094</u>		<u>111,094</u>	<u>325,458</u>

St Saviour's Church, Chalk Farm
Independent Examiner's Report to the Members/Trustees of St Saviour's
Church, Chalk Farm Parochial Church Council

I report to the trustees on my examination of the accounts for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity 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 carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Signed:



Mrs C P Phillips, FCCA
C H Jefferson & Co
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4 Park Square
Scunthorpe
North Lincolnshire
DN15 6JH

Date: 30 March 2026