THE PCC OF THE ECCLESIASTICAL PARISH OF ST ANDREW THE APOSTLE, CATFORD
TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements
for the year ended 31 December 2025.

The Parochial Church Council (PCC) of St Andrew, Catford has the responsibility, together with the Chair, The Reverend Rebecca Wilkinson, for promoting in the ecclesiastical parish the whole mission of the Church—pastoral, evangelistic, social, and ecumenical.

In carrying out this purpose, the PCC seeks to enable the Church to play its part in the life of the local community and in the wider mission of the Church of England. This includes providing regular public worship open to all, offering spiritual and practical support to parishioners, and maintaining an active Christian presence in the community.

The PCC is also responsible for the care, maintenance, and improvement of the church buildings and associated properties, ensuring that they are properly managed and preserved for worship and community use.

The Trustees confirm that, they have met seven times in 2025 and in planning and delivering the Church's activities, they have had due regard to the Charity Commission's guidance on public benefit, and are satisfied that the Church's work continues to advance the Christian faith for the benefit of the public.

Electoral Report: There were 84 people on the Church's Electoral Roll for 2025
at St Andrew The Apostle, Catford.

This report was approved by the trustees and signed on its behalf by:

Rev Rebecca Wilkinson

PCC Chair of Trustees

Date: 18th March 2026

Independent Examiner's Report to the Parochial Church Council of St Andrew's Church, Catford.

I report on the accounts for the year ended 31st December 2025 which are attached.

Respective responsibilities of the Trustees and Independent Examiner

The members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed  31st March 2026

Name and Address TREVOR BLACKMUR ATT
2 HAFTON ROAD
LONDON
SE6 1LP

Statement of Financial Activities for the year ended 31st December 2025

	General	Gen Reserve & Liquidity	Hall Reserve & Liquidity	Organ	CBF	Hall	Mission	Total 2025	Total 2024
Income									
Income from Donors	29,408			245		23,484		53,137	82813
Other Voluntary Income	53,914							53,914	45611
Grant								-	5124
Interest		1,833	1,441	110				3,384	2627
Mission							1,250	1,250	3020
Total	83,322	1,833	1,441	355	-	23,484	1,250	111,685	139195
Expenditure									
Work of the Church	80,912	£ 732				24,370		106,014	100419
Mission							1,250	1,250	3020
Total	80,912	£ 732		-		24,370	1,250	107,264	103439
Balances 1/1/25	**313**	**100,068**	**85,002**	**9,802**	**3,198**	**3,237**		**201,620**	**165,821**
plus income	83,322	1,833	1,441	355	139	23,484	1,250	111,824	139,195
plus transfers in	28,126	24,237	13,800			11,296		77,459	108022
plus hall deposits in hand						1,045		1,045	
Total	**111,761**	**126,138**	**100,243**	**10,157**	**3,337**	**39,062**	**1,250**	**391,948**	**413383**
minus expenditure	80,912	732				24,370	1,250		
minus transfers out	30,487	27,618	9,204			10,552			
Total	**111,399**	**28,350**	**9,204**	**-**	**-**	**34,922**	**1,250**	**185,125**	**211763**
Balances 31/12/25	**362**	**97,788**	**91,039**	**10,157**	**3,337**	**4,140**	**-**	**206,823**	**201620**

St Andrew's Church, Catford - Financial Statement for the Year Ended 31 December 2025

General Fund Receipts & Payments Account

		2025		2024	
		Unrestricted	Restricted	Unrestricted	Restricted
		£	£	£	£
RECEIPTS					
Incoming Resources from Donors					
Planned Giving - Freewill offering	1	£29,408		30,417	
Gift Aid recovered	2	£16,484		9,054	
General Collections	3	£7,790		7,226	
Donations	4	£6,181		5,970	
Sunday School	5			0	
Wedding/Funeral income	6	£1,450		425	
Mission Giving	8		1,250		3,020
		£61,313	**£1,250**	**53,092**	**3,020**
Income from operating activities to further the work of the church					
Fundraising	10	£5,988			
Fees (Funerals & Weddings)	11	£1,893		798	
Teas	12	£833		638	
		£8,714		**1,436**	
Other Receipts					
Restricted Income		£9,150		21,500	
Special events					
		£9,150		**21,500**	
VAT Refund					
VAT refunds	18	£4,145		5,124	
		£4,145		**5,124**	
Total Receipts	**18a**	**£83,322**	**£1,250**	**£81,152**	**£3,020**
PAYMENTS					
Grants to further the work of the Church					
Mission Giving			1,250		3,020
Church activities					
Parish Support Fund	20	£20,160		19,476	
Parish expenses	21	£2,736		1,055	
Insurance	22	£7,682		7,387	
Heating and Lighting	23	£8,695		10,848	
Fundraising Costs	24	£527		126	
Religious	25	£1,057		282	
Music	27	£6,409		9,213	
Governance	28	£976		420	
Maintenance inc sacristry	30	£29,146		31,310	
Hall	31	0		14	
Wedding and Funeral fees	33	£1,893		514	
refreshments		£1,125		752	
Special Events					
		£80,406	**1,250**	**81,397**	**3,020**
Church management and administration					
Administration	32	£506		3,323	
		£506		**3,323**	
Total Payments	**33a**	**£80,912**	**£1,250**	**£84,720**	**£3,020**
Excess of Receipts over Payments					
Bank current and deposit accounts at 1 January 2025		£313		557	
transfers into general account from other accounts	18b	£28,126		33,423	
B/F 1/1/24 plus income line 18a plus transfers in line 18b		**£111,761**		115,132	
transfers out of general account into other accounts	33b	£30,487		£ 30,099	
Payments line 33a plus transfers out line 33b		**£111,399**		£ 114,819	
Bank current and deposit accounts at 31 December 2025		£362		313	

Reserve and liquidity Accounts		**2025** restricted		**2024**	
		£	£	£	£
Receipts					
Restricted Donations trans from general acct			24237		30099
Restricted Donations trans from hall					
Interest			1833		1430
			26070		**31529**
Payments					
transfer to hall			2092		
transfer to current account			25526		28386
work completed			732		
			28,350		**28386**
excess of payments over receipts			**-2280**		**3143**
Bank current and deposit accounts at 1st January 2025			100068		96925
Bank current & deposit accounts at 31st December 2025			97788		100068

Organ Maintenance Fund restricted Account

Deposit Account 2

		2025		**2024**	
		£	£	£	£
Receipts					
	34	245		200	
Interest		110		137	
		355		**337**	
Payments					
Work Completed	35				
Excess of receipts over payments				**337**	
Transfers From general fund					
From Reserve fund					
Bank current and deposit accounts at 1st January 2025		9802		9465	
Bank current & deposit accounts at 31st December 2025		10157		9802	

Capital Works Fund Receipts & Payments Account - Designated Fund

		2025		**2024**	
		£	£	£	£
Receipts					
Interest from CBF Deposit Fund			139		156
Payments	36				
Excess of Receipts over Payments				**156**	
Bank current & deposit accounts at 1st January 2025			3198		3042
Bank current & deposit accounts at 31st December 2025			3337		3198

Reserve and Liquidity Accounts Hall		**2025**	**2024**
Receipts	Interest	1,441	904
	Transfers from hall	7,550	44500
	Transfers from general	6,250	
	Total Receipts	**15,241**	**45,404**
Payments	Payments restricted items		
	Transfer to general Account		
	Transfer to hall account	9,204	
	Transfer to Reserve		
	Total Payments	**9,204**	
	Excess of receipts over payments	6037	45404
	Bank current account 1 January 2025	85002	39598
	Bank current account 31 December 2025	91,039	85002

Hall Account		**2025**	**2024**
Receipts			
	Hire Fees	23484	52196
	Grant		
	Fundraising		
	Total Receipts	**23484**	**52196**
	Hall returnable Deposits In	13995	**12150**
	transfers In	11296	
	Grand Total	**48775**	**64346**
Payments	Invoices	24370	15699
	Transfer to hall reserve acct	7550	44500
	Transfer to General acct	3002	5339
	Total Payments	**34922**	**65538**
	Hall Returnable deposits out	12950	11805
	Grand Total	**47872**	**77343**
	Excess of total receipts over payments	903	-13342
	Excess of Deposits in hand		345
	Total	**903**	**-12997**
	Bank Current Account 1 January 2025	3237	16234
	Bank Current Account 31 December 2025	4140	3237

Statement of assets and liabilities at 31st December 2024

		General Fund	*Restricted*	*Organ Fund*	*Capital Works*	*Total 2025*	*Total 2024*
		£	£	£	£	£	£
Monetary Assets							
	Bank current account	363				363	313
	Hall Deposit & LiquidityAccount		91,039			91,039	85,002
	Deposit Account No 2 OMF			10,157		10,157	9,802
	Reserve Account		97,788			97,788	100,068
	Hall Account	4,140				4,140	3,237
	CBF Deposit Fund 1				3,337	3,337	3,198
	Total Cash	4,503	188,827	10,157	3,337	206824	201,620

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