

Trustees' Annual Report and Financial Report  
of the Parochial Church Council  
of the Ecclesiastical Parish of  
**St Andrew the Apostle**  
**Clifton Road, Worthing**  
for the year ending 31<sup>st</sup> December 2025

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Independent Examiner

Kreston Reeves LLP,  
Springfield House  
Springfield Road, Horsham  
West Sussex RH12 2RG

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue,  
Kings Hill, West Malling,  
Kent, ME19 4JQ

HMRC Charities Ref

X 19471

## Administration Information

St Andrew's Church is situated between Clifton Road and Victoria Road Worthing, and is part of the Diocese of Chichester within the Church of England. All pastoral inquiries were made to the Venerable Tony Davies or the Churchwarden.

The Parochial Church Council (PCC) is a charity, but is exempted from registering with the Charity Commission within the meaning of the section 30 of the Charities Act 2011. Its governing document is the Parochial Church Council (Powers) Measure 1956.

Membership of the PCC is determined under the Church Representation Rules 2020 and consists of ex-officio members (the Priest-in-Charge, Associated Priest, Churchwardens, Deanery Synod members and the Safeguarding Officer), and members of the church who are elected at the Annual Parochial Church Meeting. We try to ensure we have a balance of skills within our PCC and seek advice from those with expertise in individual fields outside the PCC, when this is necessary.

During the year the following served as members of the Parochial Church Council (PCC):

### *Ex Officio members*

Priest in Charge	in vacancy	
Churchwarden	Mrs Estera Emmerson	(since May 2025)
Associate Priest/Sequestrator	The Venerable Tony Davies	
Deanery Synod Representative	Ms Carole Sharpe	(until 2026)
Safeguarding Officer	Miss Veronica Frisby	(until 2026)

### *Elected Members at an APCM*

Treasurer	Mr Samuel Mitchell-Innes	(until 2026)
	Mr Michael Tranter	(until 2026)
PCC Secretary & Electoral Roll Officer	Mrs Sylvia Pepperell	(until 2027)
Lay-Chair	Mr Ian Grevatt	(until 2027)
Foundation Governor	Mr John Renz	(until 2027)
Foundation Governor	Mr Paul Kelliher	(until 2028)
	Mrs Hazel Smith	(until 2028)

## **Our Aims and Purposes as a Charity**

The PCC has the responsibility, in co-operation with the Priest in Charge, for the following:

- The promotion of the Gospel of our Lord Jesus Christ according to the practices and doctrines of the Church of England and to make known the name of Jesus.
- Promoting within the parish the whole mission of the church.
- To provide positive care and support to the people of the parish whenever possible, regardless of age, colour, creed, or in their ability to make any payment.
- Where possible to provide financial support for those in need, and to other charities or organizations with similar aims and purposes as our own.

## **What we have planned to achieve our Charitable Objectives**

When planning our activities for 2025 we gave consideration to the Charity Commission's guidance on public benefit, especially with regard to the section on "charities for the advancement of religion". The following points were given due regard in our prayers, discussions and decisions, and also were given due consideration with regard to the health and safety, and Safeguarding of those who attend our church and church hall.

- To outreach into our local area to enable as many as possible to worship at our church and become part of our Christian community. To the Teaching of the Faith to both new and existing worshippers.
- Putting faith into practice in our worship through sacrament, prayer, scripture and music in a traditional Anglo-Catholic manner but within a modern setting.
- Consideration into how our Services can involve and appeal to all parts of our parish community while keeping to its traditions. To encourage and develop those who wish to actively participate in our worship at Services.
- Having our church open as much as is possible, especially on days of our Weekday and Sunday worship and displaying the times and dates on our outside notice boards.
- To provide "Safeguarding" in every aspect to all who visit and attend our church.
- To assist people from all backgrounds to increase their faith, to give pastoral care where possible for those living in our parish and again, where possible, to provide assistance to the poor and needy of the parish.
- To outreach into our local society to non-church people, particularly on the occasion of church events, hall and church hire, and other secular events, through advertising (up-to-date posters), the church's web pages on 'A Church Near You' and Facebook.

- To develop links with the greater community of our town, particularly in the Parish, the surrounding district and in central Worthing as a whole. This included Turning Tides, the charity with special care for the homeless people in the local area. We also continued links with St Andrew's School and Sion School. We have continued our association with St John the Divine, West Worthing. We developed new links with 'This is My Theatre' theatre company which brings theatre productions to historic venues such as churches. In 2025, our church served the community of Worthing by hosting the company's first Worthing show with the production of 'A Christmas Carol' in November. This link will continue into 2026 with a new theatre production of 'Jane Eyre'.
- To maintain the condition of the fabric of our church buildings, content and grounds, to reflect a warm and friendly welcome so that it can be a beacon of the Anglo-Catholic faith in this area of Worthing.
- To provide a safe environment in our church at all times especially with regard to Health & Safety and to adhere to our Safeguarding Children and Vulnerable Adults Policy.

## **What we have achieved and how we have affected people's lives**

Our Church family welcomes visitors from both within and outside our Parish Boundary. At our Services we welcome everyone, both visitors and regular worshippers alike, and give consideration to keeping our worship relaxed, prayerful, dignified and understandable. We hope that in this way we can encourage occasional attendees to become regular worshippers and take part in the community and life of our church. We maintain that this constant voluntary attendance to worship the Lord Jesus Christ is a major demonstration of the public benefit that our church and its community has to offer to those from whatever walk of life.

## **Structure, Governance and Management**

The Annual Parish Meeting was held in May to elect two Churchwardens (one in vacancy), which was followed by the Annual Parochial Church Meeting at which all the necessary legal business was conducted.

The PCC is responsible for a wide range of matters affecting the Parish church and buildings and all those who attend, including compliance with Health and Safety Policy, Risk Assessment, Insurance, Disability Legislation, Building Regulations and all Safeguarding of Children and Vulnerable Adults Regulations and Policies.

In their capacity as trustees, members of the PCC are also responsible for the stewardship of funds and for the appropriate accounting and reporting of the parish finances and for the upkeep of the church buildings, fabric, grounds, the keeping of up-to-date records on all maintenance and legal requirements and the health and safety of all who attend church.

The PCC met four times during the year and the meetings were well attended and were correctly recorded. Some of the PCC business was conducted by email, although all decisions were recorded and signed in the Minute Book as a correct record.

## **Safeguarding Children and Vulnerable Adults**

The Parochial Church Council, to the best of their knowledge, belief and ability, has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on Safeguarding Children and Vulnerable Adults).

Our Parish Safeguarding Officer is appointed as the person to report to the appropriate authorities any Safeguarding Serious Incident (SSI) or a Non-safeguarding Serious Incident (NSSI).

St Andrew's Safeguarding Officer May 2025 until May 2026: Miss Veronica Frisby and her contact details are available on the public notice board in church.

## **PCC Standing Committee**

This is the only committee required by church law and consists of The Priest in Charge and the Churchwardens, although it can seek outside advice on specialized subjects. It had only been necessary to hold one Standing Committee meeting during the year at which the recorded minutes were sent to the PCC and recorded in the Minute Book.

### **In working to achieve our objectives the PCC has initiated the following activities during the year.**

a) There were increasingly a number of those among our congregation who found it difficult to attend church on a regular basis and in particular to Sunday Worship, either because of health or transport reasons. This has been especially true since the Covid outbreak. However, despite this our attendance numbers have maintained a constant level and, in the main, those new members, who have joined over the last two years or so, have become regular worshippers of our church community.

b) Our Sunday and weekday worship continue to form the basis at the centre of our parish life and we were able to maintain the Sunday and two weekday Services plus additional Services and Celebrations on Feast Days throughout the year. On the weekdays where there is not a Mass at St Andrew's, we encourage attendance at St John the Divine. Details of their Services are printed in our weekly Sunday Pewsheets.

c) We have reinforced our close ties with St John the Divine and we have joined with them in religious and secular events and celebrations during the year. This close association with the benefits, friendships and advantages it provides, is a real opportunity for the future growth of both churches. We continued our connections with St Gabriel's Ward of the Confraternity of the Blessed Sacrament, Additional Curates Society, The Guild of All Souls, our affiliation to The Society and our membership of the Walsingham Cell.

d) The Service Sheet, which we offer at the Sunday Mass and major celebrations, gives full details of the Service. This is of great advantage particularly to visitors to our church.

e) The St Andrew Monthly Magazine is emailed, handed or posted to all our church members and Friends of St Andrew. It contains full details of all our church news, Pewsheets Notices, varied articles of interest, many kindly sent in by the readers. This has proved to be a real asset in terms of mission, keeping in touch and relaying information, especially to those who are far away, in care homes or housebound. Grateful thanks go to Carole Sharpe who collates and edits this magazine, and for the very kind and generous sponsor who funds all the printing and postage costs. Thanks also to the many contributors who have kept their items of interest coming to the editor.

f) Grateful thanks are extended to Estera Emerson and John Renz who were instrumental in updating our websites with current information and with excellent presentation. We have a major website of our own, [www.standrewtheapostle.com](http://www.standrewtheapostle.com), as well as full information on "A Church Near You" website pages at [www.achurchnearyou.com/church/5248](http://www.achurchnearyou.com/church/5248). Our full information is also available on Facebook.

Our email address is [standrewworthing@gmail.com](mailto:standrewworthing@gmail.com).

g) We developed new links with 'This is My Theatre' theatre company which brings theatre productions to historic venues such as churches. In 2025, our church served the community of Worthing by hosting the company's first Worthing show with the production of 'A Christmas Carol' in November. This link will continue into 2026 with a new theatre production of 'Jane Eyre'.

h) Most of our fund-raising this year has come from the sale of Easter and Christmas cards, refreshments after the Sunday Mass and before and during the theatre production of 'A Christmas Carol' and tombola sales at the Christmas Fair held at St John the Divine. Grateful thanks go to Carole Sharpe and Veronica Frisby in particular for their kindness in this respect.

## **Provision of the Church Buildings and Grounds for people to enjoy**

a) All gardens, lawns, hedges and trees were kept well maintained and in good order to enhance the outward and visual aspect of our church.

b) The Quinquennial Survey was started towards the end of the year 2024 by our Architect, Julian Vallis, and a letter summarising the findings was sent to the PCC ahead of the APCM in May.

c) General maintenance and servicing were carried out to the gas heaters and boiler, the lightning conductor and fire extinguishers to maintain them to the necessary standard. Maintenance and clearance of the gutters, downpipes and drains, all accessible roofs and valleys and roof tiles replacement was carried out and all garden shrubs and bushes were cut-back, cleared and tidied. Various necessary electrical work was undertaken during the year.

- d) All our legal documents were up to date, Gas & Electricity certificates, Lightning Conductor, Fire Extinguishers, Insurance, Inventory, Log Book, Safeguarding, Accident Book and Health & Safety and are all filed and kept in the Vestry.
- e) The Organ had its regular tuning and maintenance. It has not been played to the same extent as in previous years as we continued to use downloaded files for most of our musical requirements. Fortunately, our organ does get the regular workouts it both needs, deserves and requires when Father Peter Kane plays on special occasions, which were quite a few this year.  
Since 2024, our new organ contractor is Neil Daly of Sevenoaks, Kent, who attended in the middle part of the year to tune and render general maintenance.
- f) The Children's Corner provides two safe areas for younger and older children who attend our church with their parents or carers. Throughout the year, the weekly 'Look' Redemptorist sheets have been available to all children to use in church or take home. These sheets contain accessible, fun activities that engage children with the Gospel Reading.
- g) Our Hall Hire during 2025 has been very positive with two mainstays who run Singing Groups and Acupuncture Sessions. There was the occasional one-off hiring at the weekend for carol rehearsals from singing groups in Worthing. There were several requests from Worthing residents who viewed and showed an interest to hire the Hall in 2026. On several occasions this year, the Hall has been hired by members of our congregation for baptism and funeral receptions. Apart from being a benefit to the local community, it provides a very useful and vital income for our church.
- h) The PCC acknowledges the kindness and hard work of the Holy Dusters led by John Renz who carry out deep-cleaning throughout the year. The PCC is grateful to Carole Sharpe for her efforts to keep the church and Hall clean on a weekly basis. The PCC is grateful to Rose Mason, Jean Giles and Daniel Lee for the flower arrangements throughout the year.
- i) It has been our policy in the past to effect as many of the minor repairs and maintenance 'in house'. However, due to the lack of able personnel, we find that this has become increasingly difficult, and we had to rely on outside services to carry out this work, which resulted in extra costs.
- j) The majority of church fabric is in good order. The PCC recognise that the occasional water ingress into the buildings is part of an on-going problem with the roofs, tiles, gutters and valleys, and we make our best attempt to resolve these as and when the faults occur.
- k) On the interior content, again the PCC believe that the majority are in good order, although there are a number of vestments and banners, which because of their age and poor condition are not in current use. The PCC record its thanks to our Sacristan, Carole Sharpe, for her tireless efforts in keeping the interior fabric of our church in perfect order. Our semi-permanent and visiting Clergy are always complimentary of the pristine condition of our vestments and linen.

## **Encouragement and Development of our Christian Faith**

- a) The number on our Electoral Roll was 42 as presented to the Annual Meeting in May. The average Sunday attendance was 32 which contributed to a total average weekly attendance of 41, as recorded in the October figures presented to the C of E/Diocese in the year-end Mission Return.
- b) Three members of our congregation are already Lay Ministers of Holy Communion who assist with the administration at most Sunday and Weekday Services. Two members joined them in 2025; Corinne Churcher and Estera Emmerson were authorised as Lay Ministers of Holy Communion on 15th November 2025.
- c) Although all restrictions regarding Covid have been lifted, extra care still needs to be given consideration when visiting the sick and housebound of our church and parish, both in their own homes or in nursing homes, where we offer the Communion Sacrament.
- d) As is reported in the financial section, we contributed financially to various charitable appeals, including Turning Tides and Chestnut Tree Children's Hospice. We are sure that the generosity of our congregation really does make a difference to people's lives. Another major fund-raising event was our Lent Appeal for St Andrew's School Uganda Campaign. We raised £600 for students to be able to travel to Uganda in 2026 and acquire important skills while working with disadvantaged communities. Many thanks to all whose contributions helped us achieve this sum. The total sum raised was presented to St Andrew's Headteacher by our two School Governors, John Renz and Paul Kelliher.
- e) We were able to commemorate Lent or celebrate Easter with the usual observances together with other celebrations that we traditionally hold during the year, including Corpus Christi, Assumption, All Saints & All Souls and Advent. Our Dedication and Patronal Festivals were celebrated with a Mass and we were joined by members of St John's. Christmas, with all its glory, was celebrated in full and also a Carol Service with Our Lady of Sion School in December.
- f) The PCC extend their gratitude to Father Peter Kane who led our Lent Course, Bible Study Group and Advent Course in 2025.
- g) We extend our thanks to all at St John's for their kindness and support over the current year. They have extended invitations not only to their Services on occasions when there was no Service at St Andrew's, but also to many secular functions. Some members of our congregation joined with St John's for the Bible Study Group on a Monday afternoon which was run by Deacon Rachel.
- h) One aspect of our on-going support to the poor and needy of our parish, are the close ties we have with Turning Tides. They now own the property in Victoria Road (the former Vicarage) as an essential part of their programme to re-house their clients into the community.
- i) We also have strengthened our ties with St Andrew's School Worthing with both John Renz and Paul Kelliher serving as Foundation Governors. The links established with Sion School continued, and they held their School Carol Service again at our church in December which filled the church with love and happiness. This year, the school extended

their invitation to our congregation, which was most gratefully received and accepted.

j) Our joint Pilgrimage to Walsingham with St John's took place in July, and eight members of our churches enjoyed a most fulfilling and rewarding weekend led by Deacon Rachel. A provisional booking was made for August 2026. The PCC are grateful to Dcn Rachel for organising this joint event.

k) The PCC are very much aware of the importance of Mission & Outreach to the public and community, and this is given every consideration in our decision-making at every level. In 2025, Fr Tony Davies, our Sequestrator, and Fr Ben Scott, were joined by Fr Peter Kane, Fr David Mumford and Fr Ian Corbett who celebrated on Sundays, Tuesdays and Fridays. The PCC are grateful for their ministry, love and care.

l) We are also aware of the debt of gratitude we owe to benefactors and worshippers of our church whose contribution has been invaluable.

## **Deaths**

It is with deep sadness that we record the death of Gretha Nichols and Michael Harris. Gretha died on 12<sup>th</sup> August. The Funeral Requiem was held at St Andrew's and led by Fr Tony. Gretha Nichols' ashes were interred in St Andrew's Remembrance Garden on 4th November.

Michael Harris died on 15th September. The Funeral Requiem was held at St Andrew's and presided by Fr Thomas Cotterill. Michael Harris's ashes were interred in St Andrew's Remembrance Garden on 25th November.

The family of Carina Bloom (resident in Victoria Road, Worthing) wished that her ashes be interred in St Andrew's Remembrance Garden. The ashes were interred on 30th December.

They will be sorely missed. **May they rest in peace and rise in glory!**

## **Baptisms**

It was with great joy that we welcomed Daisy Proud for the baptism of her daughter Cecily at our Easter Mass on 20th April 2025. They were accompanied by many family and friends. It was truly a wondrous occasion.

**We welcome Cecily into the Family of the Church.**

## **Marriages**

It is with regret that we report that there were no marriages in our church during 2025.

## **The Priests of St Andrew's Church**

The Parish is currently in vacancy, without a Priest-in-charge.

We acknowledge the kindness, love and commitment that continued to be shown by all the Associate Priests: Fr Tony Davies, Fr Peter Kane, Fr Ben Scott, Deacon Rachel Bennett, Fr David Mumford and Fr Ian Corbett.

The Suspension of Presentation, was again renewed in September 2023 for a further five years (the sixth Suspension since 1998). It is due to be renewed in 2028.

## **Future Plans**

With the Parish now in its second year of vacancy since Fr Tim Peskett's retirement in 2024, meetings were held with Acting Archdeacon Fr Russell Dewhurst, and in December with the new Archdeacon, Dr Tom Carpenter. The proposal in 2024 had been that the parishes of St Andrew the Apostle, St John the Divine and St Botolph's Heene be amalgamated to form a United Benefice with three parishes. The patronage will similarly be united. There will be one incumbent for the new Benefice, residing at St John's Vicarage in Reigate Road. The PCC hopes that an incumbent will soon be appointed.

## **St Andrew's Trust**

a) This Trust was set up in the late 19<sup>th</sup> Century to hold the land on which the old vicarage (21 Victoria Road) and church hall now stand. It is independent from the PCC and the present trustees are The Revd Tim Peskett, Dr Brian Hanson CBE and Ian Grevatt. Chichester DBF are the Custodian Trustees of the property.

b) In November 2008 a five-year lease agreement was entered into between St Andrew's Trust and Turning Tides (Worthing Churches Homeless Project) for the premises of 21 Victoria Road, Worthing, on a "peppercorn rent" basis.

In April 2012, the Lease was extended to include the ground-floor flat at a rent of £450 pcm and in late 2016 the ground floor west facing room was added to the lease at a rent of £346 pcm and payment for this began in January 2017.

In November 2013 the Lease was extended to 2016, and then was extended again for a further two years, until 2018. The Lease was then renewed for a further three years until 2021. The main terms of the Lease, is that Turning Tides (WCHP) are responsible for the interior of the premises and St Andrew's Trust is responsible for the exterior of the premises and the grounds. The existing lease issued in 2018 continued to its sale in 2025.

c) At the instigation of The Bishop of the Diocese, St Andrew's Trust had been in negotiations since 2016 for the sale of 21 Victoria Road to the Diocese. Unfortunately, in September 2022 the Diocese, for reasons not made clear, withdrew their offer for this property after six years of negotiations. Fortunately, Turning Tides having been advised of the situation, made an immediate offer to purchase 21 Victoria Road, Worthing, which

St Andrew's Trust, Trustees accepted. Negotiations had been underway through 2024 between St Andrew's Trust, Turning Tides and Chichester Diocese and the legal firms involved, and the sale was completed in 2025.

d) At the beginning of 2025, the freehold of 21 Victoria Road was sold to Turning Tides (Worthing Churches Homeless Project) by St Andrew's Trust for £750,000. The Trust granted a loan of this sum to Turning Tides to be repaid over a period of 25 years plus interest of 2%, with the property as security. This resulted in an ongoing monthly payment of the final sale consideration of £3179. The net revenue surplus post transaction costs during 2025 was £11,282. All St Andrew's Trust revenue is deposited in the PCC and is treated separately.

e) In 2023 the property at 22 Clifton Road Worthing, at the west entrance to our church, was sold by the Diocese to Worthing Homes. Planning Permission had been obtained to demolish the existing building and construct a proposed built, thirteen self-contained unit property which would then be leased to Turning Tides as part of their "Homeless Project". The existing building was demolished in September 2023 and the new build was completed in 2025.

f) The Trust acknowledges the help, guidance and kindness extended by Dr. Brian Hanson regarding all matters, especially legal, connected with the progression of the sale of this property. We also thank and acknowledge the legal work carried out by Hilary Tyler of Brutton & Co, our Solicitors.

## Financial Review

**In 2025, the APCM elected Mr Samuel Mitchell-Innes as Treasurer. The PCC express their gratitude to Sam for taking on this important office, succeeding Ian Grevatt. The PCC extend their gratitude to Ian Grevatt for his long-standing position as Treasurer.**

1 All income and expenditure are recorded in the Financial Statements along with relevant notes. The principle source of income was derived from our congregation's contributions through our Free Will Offering (FWO) Scheme. The total revenue received through this scheme was £12,732 (2024:£13,569) and remains our main source of income, while collections at services received £5,136 (2024:£4,223). One grant of £259 towards maintenance was received during 2025, and no legacies.

2 We wish to extend to all those current members of our Church who contribute through the FWO, the sincere thanks and appreciation of the PCC who realise the kindness and generosity of those members and without whom we would be unable to continue the mission, outreach or indeed pay the running costs of the church. The trend to contribute by bank standing order has continued and we also use SumUp reader card payments, for which we thank Michael Tranter and Estera Emmerson. We continued to remind all our congregation of the importance of legacies and how they can play a vital role in the future support of our church, not just with the regular running costs but also with any major improvements or repairs that may be necessary.

3 An important part of our mission and outreach is our financial charitable giving, most of which comes directly from our congregation in the form of special appeals and collections during Lent, Easter, Harvest and Christmas. We have been able to make donations to Turning Tides, Chestnut Tree Children's Hospice and St Andrew's School through these appeals.

4 We also raised funds for the general expenses of our church in the way of various fund-raising schemes, including refreshments after Sunday Mass, sale of greeting, Easter and Christmas cards and calendars.

5 We reclaim income tax on donations received on behalf of those who have signed a Gift Aid Declaration. We also claim using the Gift Aid Small Donations Scheme for Sunday collections. The claims are made on a quarterly basis on HMRC and a total sum of £3,759 (2024:£4,015) was recovered. The PCC remains committed to pledging the maximum share of our Parish costs. In 2025, the PCC donated £13,230 and we propose to raise this by 5% for 2026.

The annual church insurance premium totalled £6,314 (2024:£6,167). The building is insured for £24.5million and contents for £600,000.

6 The deficit on the 2025 PCC account was £6,327 (2024:£892). The ongoing general expenditure for the Church increases are in line with general inflation particularly from energy and maintenance services. Provisions (£3,400) are made in the accounts for accrued costs.

7 The Restricted Funds of £2,291 held in 2024 on behalf of the Geoffrey Giles Memorial Fund Appeal have funded the preparation of proposed plans for the Dais. The Fund now stands at £922.

8 Payments to the PCC Trustees from church funds have only been made in respect of reimbursements of expenses and for purchases made for the running costs and general upkeep of our church. There were no payments to persons related or connected to the Trustees.

9 The PCC records its thanks to the accountancy firm Kreston Reeves LLP, our appointed Independent Examiner.

10 In October 2024 we installed a Card Reader for donations. This has proved very useful in 2025 as well to our regular, occasional and one-off visitors.

11 The PCC maintains a current and a deposit account with The Charity Aid Foundation Bank. The account with Scottish Widows was closed in 2025.

## **Statement of PCC Trustees' responsibilities**

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Law applicable to charities in England and Wales require the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable 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 trust deed.

They are 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.

## Reserves Policy

The sale of 21 Victoria Road, which was under negotiation with the Diocese and then Turning Tides since 2016, was finalised in early 2025. Turning Tides offer was accepted and the legal process was completed. The PCC is grateful to Ian Grevatt for being instrumental in bringing this completion about. Although the property was owned by St Andrew's Trust, not the PCC or the Diocese, we hope that at least a portion of these funds will be made available to the PCC, mainly to increase our Parish Share to the Diocese and to cover general building maintenance and repairs.

Our expenditure will, as in previous years, be governed by our income.

SIGNED on behalf of the PCC by The Venerable Tony Davies (Sequestrator)

SIGNED \_\_\_\_\_ DATED \_\_\_\_\_

SIGNED on behalf of the PCC by Estera Emmerson (Churchwarden)

SIGNED \_\_\_\_\_ DATED \_\_\_\_\_

SIGNED on behalf of the PCC by Samuel Mitchell-Innes (Treasurer)

SIGNED \_\_\_\_\_ DATED \_\_\_\_\_

## ST ANDREW'S PCC

### INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

#### Independent Examiner's Report to the Trustees of St Andrew's PCC ('the Charity')

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

#### Responsibilities and Basis of Report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 Charity as required by section 130 of the 2011 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.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed:

Dated:

James Peach FCA

Kreston Reeves LLP  
Springfield House  
Springfield Road  
Horsham  
West Sussex  
RH12 2RG

ST ANDREW'S PCC

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Income from:</b>					
Donations and legacies	2	22,730	1,000	23,730	26,181
Charitable activities	3	6,298	-	6,298	6,279
Fetes - fundraising		-	-	-	406
Interest received		149	-	149	233
<b>Total income</b>		<b>29,177</b>	<b>1,000</b>	<b>30,177</b>	<b>33,099</b>
<b>Expenditure on:</b>					
Raising funds	4	-	-	-	77
Charitable activities	5	34,966	1,538	36,504	33,914
<b>Total expenditure</b>		<b>34,966</b>	<b>1,538</b>	<b>36,504</b>	<b>33,991</b>
<b>Net movement in funds</b>		<b>(5,789)</b>	<b>(538)</b>	<b>(6,327)</b>	<b>(892)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		2,762	2,497	5,259	6,151
Net movement in funds		(5,789)	(538)	(6,327)	(892)
<b>Total funds carried forward</b>		<b>(3,027)</b>	<b>1,959</b>	<b>(1,068)</b>	<b>5,259</b>

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 18 to 27 form part of these financial statements.

## ST ANDREW'S PCC

### BALANCE SHEET AS AT 31 DECEMBER 2025

	Note	2025 £	2024 £
<b>Current assets</b>			
Debtors	8	1,876	1,351
Cash at bank and in hand		91,675	84,733
		<u>93,551</u>	<u>86,084</u>
Creditors: amounts falling due within one year	9	(94,619)	(80,825)
<b>Net current assets/(liabilities)</b>		<u>(1,068)</u>	<u>5,259</u>
<b>Total net assets/(liabilities)</b>		<u>(1,068)</u>	<u>5,259</u>
<b>Charity funds</b>			
Restricted funds	10	1,959	2,497
Unrestricted funds	10	(3,027)	2,762
<b>Total funds</b>		<u>(1,068)</u>	<u>5,259</u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

**Mr S Mitchell-Innes**

Date:

The notes on pages 18 to 27 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**1. Accounting policies**

**1.1 Basis of preparation of financial statements**

The financial statements 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 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

St Andrew's PCC meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**1.2 Going concern**

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

**1.3 Income**

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**1. Accounting policies (continued)**

**1.4 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

**1.5 Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**1.6 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**1.7 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

**1.8 Financial instruments**

The Charity only has financial assets and financial 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 with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**1. Accounting policies (continued)**

**1.9 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

**2. Income from donations and legacies**

	<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Planned giving	12,732	-	<b>12,732</b>
Collections all services	5,136	-	<b>5,136</b>
Sundry income	844	1,000	<b>1,844</b>
Income tax recovered	3,759	-	<b>3,759</b>
Grants	259	-	<b>259</b>
	<u>22,730</u>	<u>1,000</u>	<u><b>23,730</b></u>
	<u><u>22,730</u></u>	<u><u>1,000</u></u>	<u><u><b>23,730</b></u></u>
	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Planned giving	13,569	-	13,569
Collections at all services	4,085	138	4,223
Sundry income	3,339	642	3,981
Income tax recovered	4,015	-	4,015
Grants	393	-	393
	<u>25,401</u>	<u>780</u>	<u>26,181</u>
	<u><u>25,401</u></u>	<u><u>780</u></u>	<u><u>26,181</u></u>

**ST ANDREW'S PCC**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**3. Income from charitable activities**

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Church hall lettings	5,580	<b>5,580</b>
Church fees	718	<b>718</b>
	<u>6,298</u>	<u><b>6,298</b></u>

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Church hall lettings	6,087	-	6,087
Church fees	142	50	192
	<u>6,229</u>	<u>50</u>	<u>6,279</u>

**4. Expenditure on raising funds**

	<b>Total funds 2025 £</b>
Stewardship	-
Fundraising	-
<b>Total 2025</b>	<u><u>-</u></u>

ST ANDREW'S PCC

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025

4. Expenditure on raising funds (continued)

(continued)

	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Stewardship	48	48
Fundraising	29	29
	<u>77</u>	<u>77</u>

5. Analysis of expenditure by activities

	<b>Support costs 2025 £</b>	<b>Total funds 2025 £</b>
Ministry costs	<u>36,504</u>	<u>36,504</u>

	<i>Support costs 2024 £</i>	<i>Total funds 2024 £</i>
Ministry costs	<u>33,914</u>	<u>33,914</u>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025

5. Analysis of expenditure by activities (continued)

Analysis of support costs

	<b>Ministry costs 2025 £</b>	<b>Total funds 2025 £</b>
Charitable giving - domestic	900	<b>900</b>
Diocesan parish contribution	13,230	<b>13,230</b>
Other clergy costs	1,841	<b>1,841</b>
Church insurance	6,314	<b>6,314</b>
Church running expenses	6,399	<b>6,399</b>
Church maintenance	1,678	<b>1,678</b>
Upkeep of church grounds	2,626	<b>2,626</b>
Independent examination fee	1,846	<b>1,846</b>
Bank charges	52	<b>52</b>
Diocese fees	1,369	<b>1,369</b>
Pilgrimage	249	<b>249</b>
	<hr/> <b>36,504</b> <hr/>	<hr/> <b>36,504</b> <hr/>

In 2025, £169 of support costs were restricted (2024: £999).

	<i>Ministry Costs 2024 £</i>	<i>Total funds 2024 £</i>
Charitable giving - domestic	780	780
Diocesan parish contribution	12,600	12,600
Other clergy costs	1,633	1,633
Church insurance	6,167	6,167
Church running expenses	3,335	3,335
Church maintenance	3,570	3,570
Upkeep of church grounds	1,830	1,830
Independent examination fee	1,716	1,716
Cost of annual accounts	22	22
Bank charges	120	120
Flower festival	50	50
Pilgrimage	2,091	2,091
	<hr/> <b>33,914</b> <hr/>	<hr/> <b>33,914</b> <hr/>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025

6. Independent examiner's remuneration

The independent examiner's remuneration amounts to an independent examiner fee of £1,800 (2024 - £1,716).

7. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 December 2025, no Trustee expenses have been incurred (2024 - £NIL).

8. Debtors

	2025 £	2024 £
<b>Due within one year</b>		
Other debtors	1,656	967
Prepayments and accrued income	220	384
	<u>1,876</u>	<u>1,351</u>

9. Creditors: Amounts falling due within one year

	2025 £	2024 £
Other loans	90,142	78,859
Accruals and deferred income	4,477	1,966
	<u>94,619</u>	<u>80,825</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**10. Statement of funds**

**Statement of funds - current year**

	Balance at 1 January 2025 £	Income £	Expenditure £	Balance at 31 December 2025 £
<b>Unrestricted funds</b>				
<b>Designated funds</b>				
Church Dais	28,263	-	-	28,263
<b>General funds</b>				
General funds	(25,501)	29,177	(34,966)	(31,290)
<b>Total Unrestricted funds</b>	<b>2,762</b>	<b>29,177</b>	<b>(34,966)</b>	<b>(3,027)</b>
<b>Restricted funds</b>				
Missionary and charitable giving	184	1,000	(169)	1,015
Geoffrey Giles memorial fund	2,291	-	(1,369)	922
Sound system	22	-	-	22
	<b>2,497</b>	<b>1,000</b>	<b>(1,538)</b>	<b>1,959</b>
<b>Total of funds</b>	<b>5,259</b>	<b>30,177</b>	<b>(36,504)</b>	<b>(1,068)</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**10. Statement of funds (continued)**

**Statement of funds - prior year**

	<i>Balance at 1 January 2024 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Balance at 31 December 2024 £</i>
<b>Unrestricted funds</b>				
<b>Designated funds</b>				
Church Dais	28,263	-	-	28,263
<b>General funds</b>				
General funds	(24,778)	32,269	(32,992)	(25,501)
<b>Total Unrestricted funds</b>	<b>3,485</b>	<b>32,269</b>	<b>(32,992)</b>	<b>2,762</b>
<b>Restricted funds</b>				
Missionary and charitable giving	184	780	(780)	184
Geoffrey Giles memorial fund	2,291	-	-	2,291
Sound system	22	-	-	22
Walsingham Pilgrimage	169	-	(169)	-
Diocese fees	-	50	(50)	-
	<u>2,666</u>	<u>830</u>	<u>(999)</u>	<u>2,497</u>
<b>Total of funds</b>	<b><u>6,151</u></b>	<b><u>33,099</u></b>	<b><u>(33,991)</u></b>	<b><u>5,259</u></b>

**Designated Funds**

**Church Dais** - The PCC received a legacy from John Polwin which has been designated for the building of a new dais.

**Restricted Funds**

**Missionary and charitable giving** - The fund is to facilitate specific third party Charitable donations.

**Geoffrey Giles memorial fund** - The fund is held for the purpose of building a new dais.

**Sound system** - This fund is restricted for the purchase of a new sound system.

**Diocese fees** - This fund represents fees collected on behalf of the Diocese.

**Walsingham Pilgrimage** - There is a small surplus from the July 2022 & 2023 pilgrimages which was used in the August 2024 pilgrimage to Walsingham.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**11. Analysis of net assets between funds**

**Analysis of net assets between funds - current year**

	<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Current assets	91,592	1,959	<b>93,551</b>
Creditors due within one year	(94,619)	-	<b>(94,619)</b>
<b>Total</b>	<b>(3,027)</b>	<b>1,959</b>	<b>(1,068)</b>

**Analysis of net assets between funds - prior year**

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Current assets	83,587	2,497	86,084
Creditors due within one year	(80,825)	-	(80,825)
<b>Total</b>	<b>2,762</b>	<b>2,497</b>	<b>5,259</b>

**12. Related party transactions**

The church currently has an outstanding balance of £90,142 (2024: £78,859) due to St Andrew's Trust. In the year the church received on behalf of St Andrew Trust income amounting to £22,111 (2024: £9,600) and incurred expenditure of £33,394 (2024: £1,570).