

St Andrew's Whitehall Park
End of Year Financial Statements
Year ending 31st December 2025

Whitehall Park N19 3TN
Registered Charity Number 1152160

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1152160

Principal address

Whitehall Park
London
N19 3TN

Trustees

Revd S Clarke (Vicar & PCC Chair)	-ex officio
Ms M Ray (Warden)	- ex officio
Ms J King (Warden)	- ex officio
Ms F Alty (Licensed Lay Minister & Synod Rep)	-ex officio
Ms S Liang (PCC Secretary)	
Ms J Ryan (Vice/Lay Chair & Treasurer)	
Ms S Hallam	
Ms Marion Cullen (Safeguarding Officer)	
Mr J Lee	resigned 04/25
Dr A Pollard	resigned 05/25

The members of PCC act as Trustees except for any nonvoting/ co-opted members.

Standing Committee:

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. The members of the Standing Committee are the Vicar, the two Churchwardens, treasurer and the Licensed Lay Minister. The committee meets in advance of PCC meetings to prepare the agenda.

Revd S Clarke (Vicar & Chair)
Ms J King (Warden)
Ms M Ray (Warden)
Ms F Alty (Licensed Lay Minister)
Ms J Ryan (Treasurer)

The Parish of St Andrew's, Whitehall Park is a Church of England parish in London N19 and is part of Archway Group in the Deanery of Islington within the Episcopal Area of Stepney within the Diocese of London. The correspondence address is St Andrew's Church, Whitehall Park London N19 3TN. The PCC has been a registered charity since 2013.

Independent examiner

Name- Kevin Ogilvie, Charity Bookkeeping and Examination Services
Address- 13 Evelyns Close, Uxbridge, UB8 3LR

STRUCTURE, GOVERNANCE AND MANAGEMENT

There is a Parochial Church Council (PCC) to govern the parish and 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 stand for election to the PCC.

OBJECTIVES AND ACTIVITIES

The PCC has responsibility for co-operating with the incumbent of St Andrew's, Whitehall Park for promoting in the parish the whole mission of the church - pastoral, evangelistic, social and ecumenical. The church electoral roll on 31st December 2024 was 46.

ACHIEVEMENT AND PERFORMANCE

Six meetings of the St Andrew's PCC were held on 16 January, 20 March, 08 May (extra ordinary meeting) 12 June, 10 July, 11 September and 06 November.

Standing Committee Meetings were held on a bi-monthly basis and took place after Morning Prayer on a Tuesday, in the form of a staff meeting.

Common Fund contribution for 2025 was £65,700. We are committed to increasing our Common Fund contribution in the future as it is essential for the support the mission and ministry of the church and wider diocese.

Vision and Values

Our values, vision and mission statement:

Values

Worship & Prayer | Discipleship & Community | Mission & Service

St Andrew's Vision:

Loving God with our whole lives

Building a community of confident disciples

Celebrating life on earth as it is in heaven

Summary of achievements

Loving God with our whole lives- Our Sunday worship is marked by a regular pattern of worship, teaching, prayer and Holy Communion. We use the lectionary readings for the key seasons of Advent, Christmas, Easter and Pentecost. During other parts of the year we have shaped teaching series that speak into our vision and values. This year we did a series on The Sermon on the Mount, Sacred Colours- Faith through art, King David and The God Story- an exploration of the overarching story of Scripture.

Prayer remains at the heart of our community. We meet together each week for Morning Prayer and monthly either as a church or with the wider Stepney Churches through "Stepney @ Prayer". An addition to our pattern of prayer for this year has been Joint Worship & Prayer nights gathering churches from the local area and hosted collaboratively at St John's Upper Holloway.

Building a community of confident disciples- Our midweek Lifegroup continued to meet. We've sought to gather as many on a Thursday as possible by offering courses which seek to feed people's life in God and encourage them on the spiritual journey. At the start of the year we continued part 2 of the Practicing the Way course, designed to develop a pattern of discipleship around core practices of the Christian faith. This group met for the first 2 months of the year. From this, we also developed a book of prayer, enabling people to explore practices of prayer individually and together. Later in the year we ran a series on the book of Proverbs.

Mission & Service- Much of our midweek, monthly and termly outreach continued in the same way as the previous year. Weekly through Cheeky Cherubs. Monthly through Brunch & Bounce. Termly through seasonal events. Our Meal Box project continued, although orders were less frequent than previous years. In November we took part in the 'Big Quiz- a national Quiz Night in aid of Tearfund and hosted a number of events and services over Advent and Christmas, with a notable increase in popularity and attendance. In the Autumn Term we hosted Alpha for a small group of people, which met on Monday evenings.

Children, Families & Youth- This year we continued with our part time staff member, Malin Ray. Malin continues to lead Kids Church with passion and creativity, as well as much of our midweek kids and families work. Malin now engages with our local schools through assemblies and visits and has continued to lead and grow Messy Church, which now meets once a month, making it officially a worshipping community.

Alongside this we've collaborated with other local churches to see a Youth Minister established. Chris Bentley was appointed as the lead Youth Worker and Malin was given some extra hours in an admin support role but also works alongside Chris to deliver youth provision.

Other key discussions and developments through the PCC:

- We continued to work on and through our new Church Development Plan- a highlight being the launching of a prayer resource and streamlining our fabric and building project with the plan.
- Responsibility for the ongoing upkeep of the fabric continued with help from Cloudesley. This year we had a full survey completed of our stained glass. We also installed three air sourced heat pumps in some of our smaller rooms to reduced our dependence on gas and allow these rooms to be more efficiently heated.
- Safeguarding remained central to the life of St Andrew's, as a standing agenda item at each PCC. In particular Marion (PSO) and Malin (Children's Champion) continued to improve and develop our safer recruitment procedures and Marion kept the PCC up to date with best practice and procedures. We renewed our agreed services and events and Risk Assessments.

FINANCIAL REVIEW

Reserves policy

The PCC is expected to establish and disclose its policy on reserves. Reserves are defined as that part of the PCC's income that is freely available. This therefore excludes permanent or expendable endowment funds, restricted income funds, and any part of unrestricted funds which is not currently available for spending.

The PCC is committed to hold reserves sufficient to maintain cash flows needed to meet all day-to-day operating costs and expenses. Church income is such that income surpluses do not normally arise. In the event that such a circumstance does occur the PCC will consider the use of a surplus in the light of its overall financial position.

The PCC is committed to use the funds given to it for the furtherance of its stated aims and does not have a policy of building up unused reserves unnecessarily. The PCC reviews the cash flow and financial situation of the church at each PCC meeting through the Treasurer's report.

UPPER HOLLOWAY TEAM MANAGED FUNDS

The St Peter's Asset Management Group (formerly Upper Holloway Team PCC) manages the lettings of the former St Peter's church hall and two flats within the former St Peter's church building on behalf of the Archway Group Ministry. All additional funds are disbursed periodically and equally to the 3 churches in the Group to be used at the discretion of the PCC of each church.

Approved by order of the board of trustees on and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'S Clarke', written over a horizontal line.

Rev S Clarke (Chair) - Trustee

Independent Examiner's Report to the Trustees of St Andrew's Church Whitehall Park

I report on the accounts of the charity for the year ended 2025 which are set out on finance pages of the Annual Report.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees 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);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act 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.

Kevin Ogilvie
Charity Bookkeeping and Examination Services
13 Evelyns Close,
Hillingdon,
Middlesex,
UB8 3LR



Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources						
Incoming resources from generated funds						
Voluntary income	45,093	—	18,666	—	63,759	50,834
Activities for generating funds	17,651	1,647	—	—	19,298	19,161
Investment income	23,052	14,478	—	—	37,530	39,174
Incoming resources from charitable activities	577	618	—	—	1,195	881
Other incoming resources	40,630	4,500	49,828	—	94,958	54,561
Local Giving	273	—	1,033	—	1,306	1,534
Total income	127,276	21,243	69,527	—	218,046	166,145
Resources used						
Cost of generating funds						
Cost of generating voluntary income	81	—	90	—	171	1,076
Investment management costs	—	—	—	—	—	194
Charitable activities	105,613	36,573	70,713	—	212,899	133,431
Children & Families Activities	1,658	—	523	—	2,181	1,962
Governance costs	600	—	—	—	600	1,000
Depreciation						
Plant and Machinery Depreciation	5,531	—	—	—	5,531	5,531
Fixtures and Fittings Depreciation	6,258	—	—	—	6,258	6,258
Total expenditure	119,741	36,573	71,325	—	227,639	149,451
Net income / (expenditure) resources before transfer	7,536	(15,329)	(1,798)	—	(9,592)	16,693
Transfers						
Gross transfers between funds - in	(11,789)	10,000	850	—	(939)	14,373
Gross transfers between funds - out	(9,050)	9,989	—	—	939	(14,373)
Other recognised gains / losses						
Net movement in funds	(13,303)	4,659	(948)	—	(9,592)	16,693
Total funds brought forward	1,188,594	9,682	14,774	—	1,213,050	1,196,357
Total funds carried forward	1,175,291	14,341	13,825	—	1,203,458	1,213,050

Balance sheet

Class and code	Description	This year	Last year
Fixed assets			
6420	Property	1,100,000	1,100,000
6430	Plant & Machinery	110,623	110,623
6431	Plant & Machinery Depreciation	(65,643)	(60,112)
6440	Fixtures & Fittings - Cost	37,797	37,797
6441	Fixtures & Fittings Depreciation	(37,229)	(30,972)
	Total Fixed assets	1,145,547	1,157,336
Current assets			
6501	Barclays Current Account	6,490	50
6502	Barclays Saver Account	19,699	28,369
6503	Barclays Current Account 2	33,414	29,687
Z05	Accounts Receivable	1,229	2,104
	Total Current assets	60,831	60,209
Liabilities			
6699	Agency collections	238	(306)
Z04	Accounts Payable	2,683	4,801
	Total Liabilities	2,921	4,495
	Net Asset surplus(deficit)	1,203,458	1,213,050
Reserves			
	Excess / (deficit) to date	(9,592)	16,693
Z01	Starting balances	1,213,050	1,196,357
Z03	Gains and losses own use	—	—
	Total Reserves	1,203,458	1,213,050
	Represented by funds		
	Unrestricted	1,175,291	1,188,594
	Designated	14,341	9,682
	Restricted	13,825	14,774
	Endowment	—	—
	Total	1,203,458	1,213,050

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Journals	Closing
Appeals - Charity fundraising							
Restricted	—	1,033	101	—	—	—	932
Sub-total for Appeals	—	1,033	101	—	—	—	932
CHEV - Cheverton sinking fu							
Designated	7,906	10,725	16,248	—	—	—	2,384
Sub-total for CHEV	7,906	10,725	16,248	—	—	—	2,384
CHURCH - church maintenance s							
Designated	5,557	—	11,289	9,000	—	—	3,268
Sub-total for CHURCH	5,557	—	11,289	9,000	—	—	3,268
CYworker - 2023 Gift Day - chil							
Restricted	9,118	19,294	16,066	—	—	—	12,346
Sub-total for CYworker	9,118	19,294	16,066	—	—	—	12,346
Cloudesley - Cloudesley							
Restricted	5,415	47,538	52,953	—	—	—	—
Sub-total for Cloudesley	5,415	47,538	52,953	—	—	—	—
FabFund - Fabric & Heating Fun							
Restricted	520	—	—	—	—	—	520
Sub-total for FabFund	520	—	—	—	—	—	520
Flowers - Flowers - state purp							
Restricted	—	50	100	50	—	—	—
Sub-total for Flowers	—	50	100	50	—	—	—
ISLINGTON - Islington grant for							
Restricted	—	600	701	—	—	—	(101)
Sub-total for ISLINGTON	—	600	701	—	—	—	(101)
LDF - Fees to be paid to L							
Designated	—	578	—	—	—	—	578
Sub-total for LDF	—	578	—	—	—	—	578
MHF - Mission Hall Fund							
Restricted	65	892	846	—	—	—	111
Sub-total for MHF	65	892	846	—	—	—	111
Meals - St Andrews Meals							
Restricted	(344)	120	558	800	—	—	17
Sub-total for Meals	(344)	120	558	800	—	—	17
Tithe - Charity donations							
Designated	8,007	9,940	9,036	(1,800)	—	—	7,112
Sub-total for Tithe	8,007	9,940	9,036	(1,800)	—	—	7,112
Youth - Youthminster sinking							
Designated	—	—	—	1,000	—	—	1,000
Sub-total for Youth	—	—	—	1,000	—	—	1,000
General - General fund							
Unrestricted	1,188,594	127,276	119,741	(20,839)	—	—	1,175,291
Sub-total for General	1,188,594	127,276	119,741	(20,839)	—	—	1,175,291
ZReval - Revaluation reserves							
Designated	(11,789)	—	—	11,789	—	—	—
Sub-total for ZReval	(11,789)	—	—	11,789	—	—	—
Grand total	1,213,050	218,046	227,639	—	—	—	1,203,458

Analysis of income and expenditure

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u> <u>This year</u>	<u>Last year</u>
INCOME AND ENDOWMENTS						
Incoming resources from generated funds - Voluntary income						
Gift Aid - Bank	3,930	—	—	—	3,930	5,281
Parish Giving Scheme	19,431	—	—	—	19,431	16,623
Other planned giving	360	—	—	—	360	705
Loose plate collections	1,024	—	—	—	1,024	946
Envelopes - Gift Aid	300	—	—	—	300	462
Digital donations - Sundays	1,284	—	—	—	1,284	1,384
St Andrews Gift Day	—	—	18,497	—	18,497	9,075
One-off Gift Aid gifts	5,000	—	—	—	5,000	8,592
One-off gifts w/o Gift Aid	525	—	50	—	575	35
Cash donations mid-week	277	—	—	—	277	369
Card donations mid-week	1,157	—	—	—	1,157	1,219
Donations during fetes - card	257	—	—	—	257	305
Donations during fetes - cash	118	—	—	—	118	394
St Andrews Meals	—	—	120	—	120	125
Tax recoverable on Gift Aid	6,327	—	—	—	6,327	1,250
Gift Aid - PGS	5,103	—	—	—	5,103	4,068
Total	45,093	—	18,666	—	63,759	50,834
Incoming resources from generated funds - Activities for generating funds						
Church hall lettings - regular	9,865	984	—	—	10,849	9,841
Church hall lettings - individual	7,786	663	—	—	8,449	9,320
Total	17,651	1,647	—	—	19,298	19,161
Incoming resources from generated funds - Investment income						
Bank and building society interest	297	33	—	—	330	274
85 Cheverton Rent	22,755	14,445	—	—	37,200	38,900
Total	23,052	14,478	—	—	37,530	39,174
Incoming resources from charitable activities						
Fees for weddings and funerals	577	618	—	—	1,195	881
Total	577	618	—	—	1,195	881
Other incoming resources						
Grants	—	—	1,492	—	1,492	600
Insurance claims	—	—	—	—	—	3,016
HMRC claim - overpayment of PAYE	—	—	798	—	798	—
Non-recurring one-off grants	130	—	47,538	—	47,668	10,945
St Peters	40,500	4,500	—	—	45,000	40,000
Total	40,630	4,500	49,828	—	94,958	54,561
Other incoming resources - Local Giving						
Donations for appeals	273	—	1,033	—	1,306	1,534
Total	273	—	1,033	—	1,306	1,534
INCOME TOTAL	127,276	21,243	69,527	—	218,046	166,145

EXPENDITURE

Cost of generating funds - Cost of generating voluntary income

Costs of fetes & other events	81	—	90	—	171	1,076
Total	81	—	90	—	171	1,076

Cost of generating funds - Investment management costs

Investment management costs	—	—	—	—	—	194
Total	—	—	—	—	—	194

Charitable activities

Youth Club	—	—	—	—	—	96
Giving to missionary societies	—	2,500	—	—	2,500	150
Giving to Compassion	—	1,536	—	—	1,536	1,536
Giving - relief and development agencies	—	5,000	—	—	5,000	—
Giving - gifts	245	—	—	—	245	129
Giving - donations for appeals	—	—	—	—	—	1,088
Home mission	213	—	790	—	1,003	501
St Andrews Meals	—	—	558	—	558	537
Common Fund	65,700	—	—	—	65,700	60,000
LDF Fees	—	—	—	—	—	352
Children & Family Pastor	—	—	10,903	—	10,903	7,525
Working expenses of incumbent	474	—	195	—	669	254
Vicar's telephone	447	—	—	—	447	353
Parish training and mission	313	—	—	—	313	125
Education	265	—	—	—	265	1,867
Church running - insurance	5,443	—	—	—	5,443	5,232
Copyright & Music costs	564	—	—	—	564	544
Church maintenance sundries	843	—	—	—	843	1,276
Cleaning	6,144	—	—	—	6,144	5,292
Church maintenance repairs & inspections	—	7,945	—	—	7,945	8,669
Church running - electric	6,209	—	—	—	6,209	7,108
Church running - gas	9,739	—	—	—	9,739	12,240
Church running - water	448	—	—	—	448	225
Upkeep of services	719	—	100	—	819	464
Childrens Sunday expenses	231	—	—	—	231	230
Food & Beverage	724	—	—	—	724	621
Upkeep of churchyard	290	—	—	—	290	254
Christmas Activities	342	—	50	—	392	258
Visiting speakers / locums	—	—	—	—	—	7
Printing & Copying & Stationery	676	—	—	—	676	329
Church office - telephone	757	—	—	—	757	750
Administration	637	—	—	—	637	652
Hall running - commission	1,518	—	—	—	1,518	1,197
bank charges	249	—	—	—	249	34
Church major repairs - structure	2,425	2,073	45,169	—	49,668	5,400
Church major repairs - installation	—	1,272	7,784	—	9,055	—
Church interior and exterior decorating	—	—	5,164	—	5,164	—
85 Cheverton property upkeep	—	11,022	—	—	11,022	3,011
85 Cheverton letting & mgmt fees	—	5,226	—	—	5,226	5,127
Total	105,613	36,573	70,713	—	212,899	133,431

Charitable activities - Children & Families Activities

Brunch & Bounce	1,202	—	—	—	1,202	1,252
Cheeky Cherubs	248	—	—	—	248	305
Children & Families fetes	208	—	523	—	731	405
Total	1,658	—	523	—	2,181	1,962

Governance costs

Governance costs examination/audit fee	600	—	—	—	600	1,000
Total	600	—	—	—	600	1,000

Depreciation - Plant and Machinery Depreciation

Plant & Machinery Depreciation	5,531	—	—	—	5,531	5,531
Total	5,531	—	—	—	5,531	5,531

Depreciation - Fixtures and Fittings Depreciation

Fixtures & Fittings Depreciation	6,258	—	—	—	6,258	6,258
Total	6,258	—	—	—	6,258	6,258

EXPENDITURE TOTAL	119,741	36,573	71,325	—	227,639	149,451
GRAND TOTAL	7,536	(15,329)	(1,798)	—	(9,592)	16,693