Charity registration number 1134813 (England and Wales)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HORNCHURCH ST. ANDREW

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HORNCHURCH ST. ANDREW

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees at 17 July 2026

Incumbent	Rev'd Canon K Wylie	
Associate Priests	Rev'd Dr M Hayward	
	Rev'd J Patching	(appointed 17 July 2025)
Retired Minister	Rev'd S Groombridge (co-opted)	
Church Wardens	Ms A Jarrett	
	Mr J Shearmur	
Deanery Synod Representatives	Mrs J Brooks	
	Mr R Dines	
	Mr J Musham	(elected 21 May 2026)
Elected Members	Ms K Buniak	(elected 21 May 2026)
	Mrs P Clark (Secretary)	
	Mrs S Cox	
	Mrs L Girkin	(elected 21 May 2026)
	Mr K Green	
	Mrs S Hill	
	Mrs J John	
	Mr A Losq	(elected 21 May 2026)
	Mrs C Lovell	(elected 21 May 2026)
	Mrs E Morris	(elected 21 May 2026)
	Mrs C Sherratt	
	Mrs A Trump	
	Mrs K Wenborn	
	Mrs C Withers	(elected 21 May 2026)
Treasurer	Vacant	
Charity number (England and Wales)	1134813	
Principal address	222 High Street Hornchurch Essex RM12 6QP	
Independent examiner	Xeinadin South Essex Limited Cumberland House 24-28 Baxter Avenue Southend on Sea Essex SS2 6HZ	

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HORNCHURCH ST. ANDREW

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HORNCHURCH ST. ANDREW

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 financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

The PCC has the responsibility of co-operating with the incumbent, the Rev'd Canon Ken Wylie, in promoting in the Ecclesiastical Parish the whole mission of the Church - pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the churches and allied premises within the PCC area.

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our Parish community. The PCC maintains an overview of worship throughout the Parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

Public benefit

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

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the Parish
- Missionary and outreach work

The annual report describes the activities undertaken by the PCC during the year to further, in the opinion of the Trustees, its charitable purposes for public benefit.

The Trustees are of the opinion that they have complied with the duty in section 17 of the Charities Act 2011.

Volunteers

The Parish of Hornchurch is dependent on the huge number of people involved in church activities in the area. Volunteers undertake significant roles in the activities of the PCC including welcoming visitors to the church for services and during the week, participating in worship in various roles, providing safeguarding support and training, leading group for all ages, providing prayer and bereavement support networks, helping with gardening and maintenance, and providing hospitality. The number of volunteers is around 150, contributing an average of over 2 hours per week. The Church could not run without the volunteers and we hope they benefit as much as we do.

Achievements and performance

Significant activities and achievements against objectives

We had a lot to be thankful for in 2025. There has been excitement as we see more people coming into the church on Sundays and appear to be having a greater engagement with people across all generations. We went out onto the streets of Hornchurch in the build up to Easter and Christmas with invitations to the services offered in the Hornchurch Genesis Partnership (ourselves plus Holy Cross and All Saints, Ardleigh Green) which certainly brought folk in. And we have been able to welcome more people into the building during the week through the church being open more often thanks to the volunteers who have stepped forward. We can see that God is moving and we need to position ourselves to catch the wave, come alongside what the Lord is doing, and embrace it.

A flavour of the year includes:

• Our commitment to the Deanery in both meeting our Parish Share in full but also our being able to cover services including funerals and weddings at various churches across Havering.

• Our ability to cover other services became limited with the move of our Associate and our Curate to pastures new. We shared a wonderful service of celebration as they preached and presided at our Parish Communion at the beginning of October. Our Curate is now leading churches across the Benfleet, Thundersley and Hadleigh Team Ministry and our Associate is at All Saints, Ardleigh Green, bringing renewed ministry there as well as being an active member of the Genesis Partnership.

• Some of our outreach was affected, not least having to suspend the very popular Table Top Fun without the Curate's leadership. This highlights our need for ongoing discernment to recognise and bring forward people who have a calling to specific ministries.

• Elsewhere ministry flourished including the AV team, Sunday School, Choir, Bellringers, Messy Church, Healing Prayer team, monthly parish prayer meetings, The Well (a relaxed accessible service), The Bridge (a café social group) and school visits. All of this is undergirded by our ongoing commitment to good Safeguarding practices.

We pray more people are led to volunteer and catch the vision that God has laid on their hearts, so we can build teams to support and develop our Parish ministry. By this we shall see growth and an increase in discipleship and commitment to living out God's love.

Financial review

The comparison between 2024 and 2025 bottom line is stark because of a large legacy we received in 2024. We also undertook a number of necessary maintenance projects on our properties in 2025 as below. Some of this will be covered by expected legacies and the rental we will receive now the residential properties are let, but it did require use of reserves.

Project	Brief description	£
St Georges	Roof repair, kitchen worktops and lighting	13,600
North Street Hall	Heating	15,985
North Street Hall	Gas – installation of separation of supply to flat and office	3,750
Kenilworth Gardens	French doors	2,160
Chelmsford Drive	Decorating and repairs	12,250
Burnway	Redecoration and repairs (50% of quote)	5,750
Parish Office	New computers – supply and installation and new furniture (grant received on latter recorded in income)	7,780

Reserves policy

It is PCC policy to maintain "free" reserves (that is, unrestricted reserves which are not designated for a specific purpose) which are equivalent to two to three months of average unrestricted payments, which is currently equivalent to a reserve of between £70,000 and £105,000, in order to smooth out fluctuations in cash flow and to meet unexpected items of expenditure.

At 31st December 2025, "free" reserves, including the bequests from 2019 and 2024 but excluding the designated funds noted below, exceeds £200,000, thus meeting the PCC's policy. It should be noted that a continued shortfall of income over expenditure will, over time, reduce the "free" reserves.

The remaining designated funds are held: to prepare for the periodic major servicing of the organ; and to support the work of the committees who organize, on behalf of the PCC, Summer Safari, the Magazine, the Bookstall and Messy Church. Details of restricted funds, including the purposes for which they are held, and endowment funds are given in notes 20 and 21 respectively.

Structure, governance and management

The Parochial Church Council of the Ecclesiastical Parish of Hornchurch St Andrew ("PCC") was registered on 11 March 2010. The PCC is a body corporate governed by The Parochial Church Councils (Powers) Measure (1956) as amended and church representation rules. The Parish of Hornchurch comprises the four churches of St Andrew, St George, St Matthew and Messy Church, which forms part of the Diocese of Chelmsford within the Church of England.

The trustees who served during the year and up to the date of signature of the financial statements were:

Rev'd B Baker	(Resigned 22 May 2025)
Rev'd L Berwick	(Resigned 2 October 2025)
Mrs P Bromhall	(Resigned 21 May 2026)
Mrs J Brooks	
Mrs P Clark	
Mrs S Cox	
Mr R Dines	
Mrs K Dunstan	(Resigned 21 May 2026)
Mrs L Girkin (Co-opted)	(Appointed 2 October 2025)
Mr K Green	
Rev'd S Groombrigde (Co-opted)	
Rev'd Dr M Hayward	
Mrs S Hill	
Ms A Jarrett	
Mrs J John	
Mrs D McCarren	(Resigned 22 May 2025)
Mr N McCarren	(Resigned 1 February 2025)
Rev'd J Patching	(Appointed 17 July 2025)
Mrs M Powell	(Resigned 21 May 2026)
Mr J Shearmur	
Mrs C Sherratt	
Rev'd M Smeed	(Resigned 2 October 2025)
Mrs A Trump	(Appointed 22 May 2025)
Mrs K Wenborn	
Mrs C Withers	(Resigned 22 May 2025)
Rev'd Canon K Wylie	

Recruitment and appointment of trustees

Members of the PCC are either ex officio or elected by the Annual Parochial meeting in accordance with the Church Representation Rules or are co-opted. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. Newly elected Trustees are provided with a copy of the Church of England pamphlet "Trusteeship – an introduction to members".

The Standing Committee, comprising the Incumbent, the Wardens, the Treasurer and the PCC Secretary, can be called upon to take decisions on matters requiring immediate attention. Such decisions are later ratified by the PCC.

Management of the charity

The full PCC met five times in 2025. The average attendance was 68%. The Standing Committee met regularly, at least monthly, during the year to discuss policy and financial matters. The key matters arising were presented for consideration at the full PCC meetings.

Pay policy for staff

The PCC employs ten staff (nine of whom are part-time), working in the roles of cleaner, caretaker, office administration, financial administration and gardener, as well as remunerating the organist. In 2025 two of the ten staff left and were replaced. Pay is reviewed annually in the Spring and increased according to our means. In 2025, wages were set at a minimum of the London Living Wage set by the Living Wage Foundation.

The PCC has participated in the NEST pensions scheme from 1 March 2016, 10 months earlier than the statutory staging date. The PCC's contributions have been set at 3% with effect from that date.

The PCC members (who are trustees of the charity) give their time freely and have received no remuneration for the year. Details of related party transactions are disclosed in note 11 and 24.

The trustees' report was approved by the Board of Trustees.

....

Trustee

Date: ....

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HORNCHURCH ST. ANDREW

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HORNCHURCH ST. ANDREW

I report to the trustees on my examination of the financial statements of The Parochial Church Council of the Ecclesiastical Parish of Hornchurch St. Andrew (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 financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement
Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accontants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 Charities Act 2011.
2 the financial statements do not accord with those records; or
3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Xeinadin South Essex Limited
Cumberland House
24-28 Baxter Avenue
Southend on Sea
Essex
SS2 6HZ
Date: ....

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HORNCHURCH ST. ANDREW

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £
Income from:									
Voluntary income	3	172,273	8,084	-	180,357	265,791	3,530	-	269,321
Income from church activities	4	117,870	16,800	-	134,670	103,811	16,995	-	120,806
Other letting income	5	62,203	-	-	62,203	54,375	-	-	54,375
Income from investments	6	15,328	-	-	15,328	15,711	-	-	15,711
Total income		367,674	24,884	-	392,558	439,688	20,525	-	460,213
Expenditure on:									
Raising funds	7	548	-	-	548	947	-	-	947
Charitable activities	8	391,462	24,123	-	415,585	347,058	17,617	-	364,675
Total expenditure		392,010	24,123	-	416,133	348,005	17,617	-	365,622
Net gains/(losses) on investments	13	-	(2,160)	-	(2,160)	-	1,128	-	1,128
Net income/(expenditure) and movement in funds		(24,336)	(1,399)	-	(25,735)	91,683	4,036	-	95,719
Reconciliation of funds:									
Fund balances at 1 January 2025		1,864,398	175,121	10,654	2,050,173	1,772,715	171,085	10,654	1,954,454
Fund balances at 31 December 2025		1,840,062	173,722	10,654	2,024,438	1,864,398	175,121	10,654	2,050,173

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HORNCHURCH ST. ANDREW

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HORNCHURCH ST. ANDREW

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**15**		1,577,500		1,577,500
Investments	**16**		40,077		42,237
			1,617,577		1,619,737
Current assets					
Debtors	**17**	44,081		33,643	
Cash at bank and in hand		421,769		446,878	
		465,850		480,521	
Creditors: amounts falling due within one year	**18**	(58,989)		(50,085)	
Net current assets			406,861		430,436
Total assets less current liabilities			2,024,438		2,050,173
The funds of the charity					
Endowment funds	**20**		10,654		10,654
Restricted income funds	**21**		173,722		175,121
Unrestricted funds	**22**		1,840,062		1,864,398
			2,024,438		2,050,173

The financial statements were approved by the trustees on ....

....

Trustee

1 Accounting policies

Charity information

The Parochial Church Council of the Ecclesiastical Parish of Hornchurch St. Andrew is a charitable unincorporated organisation, governed by the Parochial Church Council Powers Measure (1956) as amended and church representation rules..

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements 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 Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

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 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1 Accounting policies **(Continued)**

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 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. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Nil
Fixtures and fittings	25% / 30% straight line

Freehold land is not depreciated as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would not be material. An impairment review is carried out annually and any resultant loss identified in expenditure for the year.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies (Continued)

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from voluntary income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	107,293	-	107,293	107,382	-	107,382
Legacies	-	5,000	5,000	100,108	-	100,108
Income tax recoverable	28,033	-	28,033	27,893	172	28,065
Collections at all services	15,283	-	15,283	12,095	-	12,095
Donations and appeals	21,664	3,084	24,748	18,313	3,358	21,671
	172,273	8,084	180,357	265,791	3,530	269,321

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from church activities						
Letting of church halls	91,414	-	91,414	90,481	-	90,481
Fees from weddings and funerals	26,201	-	26,201	13,154	195	13,349
Messy church	255	-	255	176	-	176
Grant - churchyard trust	-	16,800	16,800	-	16,800	16,800
	117,870	16,800	134,670	103,811	16,995	120,806

5 Income from other letting income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Membership subscriptions and sponsorships	3,279	3,108
Fundraising events	1,299	1,610
Bookstall	40	16
Other letting income	57,585	49,641
Other trading activities	62,203	54,375

6 Income from income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from unlisted investments	1,218	1,190
Interest receivable	14,110	14,521
	15,328	15,711

7 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Other fundraising costs	548	947

8 Expenditure on charitable activities

	Church activities 2025 £	Church activities 2024 £
Direct costs		
Staff costs	89,470	79,029
Missionary and charitable giving	1,580	1,847
Ministry costs - Parish share	165,560	147,098
Ministry costs - Chaplaincy maintenance	698	169
Ministry costs - Clergy housing	1,006	1,017
Church running expenses	22,018	22,481
Church maintenance	30,748	3,340
Church halls and housing maintenance and running costs	37,878	47,983
Churchyard maintenance	4,026	2,189
Parish magazine	75	52
Training and mission	868	867
Messy church	421	934
Utilities	35,596	42,928
Leaving gifts	1,162	-
	391,106	349,934
Share of support and governance costs (see note 9)		
Support	19,469	11,681
Governance	5,010	3,060
	415,585	364,675
Analysis by fund		
Unrestricted funds	391,462	347,058
Restricted funds	24,123	17,617
	415,585	364,675

9 Support costs allocated to activities

	2025	2024
	£	£
Printing, postage and stationary	1,287	1,549
Telephone	535	3,221
Office equipment	13,913	4,442
Legal and professional fees	2,635	909
Payroll bureau	1,099	1,560
Governance costs	5,010	3,060
	24,479	14,741
Analysed between:		
Church activities	24,479	14,741

10 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	5,010	3,060

11 Trustees

No trustees (or any persons connected with them) received remuneration or benefits in the year in relation to their position as trustee of the charity.

One trustee (2024: none) received remuneration for administrative services provided to the parish offices between May and December 2025, totaling £9,984 (2024: none) and a further £536 (2024: none) for caretaking duties completed over the same period.

12 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Expressed as average monthly full time equivalents	4	4

Employment costs	2025	2024
	£	£
Wages and salaries	88,100	78,132
Other pension costs	1,370	897
	89,470	79,029

12 Employees (Continued)

There were no employees whose annual remuneration was more than £60,000.

13 Gains and losses on investments

	Restricted funds 2025	Restricted funds 2024
Gains/(losses) arising on:	£	£
Revaluation of investments	(2,160)	1,128

14 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

15 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Total
	£	£	£
Cost			
At 1 January 2025	1,577,500	20,063	1,597,563
At 31 December 2025	1,577,500	20,063	1,597,563
Depreciation and impairment			
At 1 January 2025	-	20,063	20,063
At 31 December 2025	-	20,063	20,063
Carrying amount			
At 31 December 2025	1,577,500	-	1,577,500
At 31 December 2024	1,577,500	-	1,577,500

The freehold land and buildings comprise the Halls and Premises located at North Street, Hornchurch, together with the curates' houses at Burnway, Chelmsford Drive and Kenilworth Gardens.

The North Street Halls site is shown at cost which, as permitted by SORP, was the deemed cost under FRS 15 transitional provisions, under which the property's 2013 valuation has not been updated.

The three curates' houses are also shown at cost under the same provisions noted above, under which the 2014 valuations of the properties have not been updated.

16 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 January 2025	42,237
Valuation changes	(2,160)
At 31 December 2025	40,077
Carrying amount	
At 31 December 2025	40,077
At 31 December 2024	42,237

17 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Trade debtors	14,621	10,236
Other debtors	27,362	22,690
Prepayments and accrued income	2,098	717
	44,081	33,643

18 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	7	-
Trade creditors	14,146	15,643
Other creditors	41,549	25,881
Accruals and deferred income	3,287	8,561
	58,989	50,085

19 Retirement benefit schemes

	2025	2024
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	1,370	897

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

20 Endowment funds

Endowment funds represent assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	At 1 January 2025	At 31 December 2025
	£	£
Permanent endowments	10,654	10,654

Previous year:	At 1 January 2024	At 31 December 2024
	£	£
Permanent endowments	10,654	10,654

21 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	Gains and losses	At 31 December 2025
	£	£	£	£	£
Other charity collections	351	186	-	-	537
Church Fabric/Restoration	28,620	317	-	-	28,937
St Andrews Roof Appeal 2011	30,811	-	-	-	30,811
Bells	1,130	3	-	-	1,133
Organ Fund 2011	20,381	-	-	-	20,381
Sheila Jigins Legacy (Mission and Fabric)	24,385	-	-	-	24,385
Legacies (Choir)	9,925	50	(141)	-	9,834
F J Black (TimeOut)	593	-	(593)	-	-
Youth work and ministry	913	-	-	-	913
Choir lighting	2,748	-	-	-	2,748
The Fold (Messy Church)	6,054	-	-	-	6,054
St Matthew's prayer & hymn books	1,239	-	-	-	1,239
Donations - Flowers	304	-	(304)	-	-
C Braithwaite (Fabric)	2,307	-	-	-	2,307
Mrs I M Parry (Education)	1,000	-	-	-	1,000
Churchyard Trust	-	16,800	(16,800)	-	-
Brenda Newlyn (Ramp & crosses)	301	-	-	-	301
Unrealised gain on investments	42,326	-	-	(2,160)	40,166
Flags expenditure	-	-	(1,285)	-	(1,285)
North porch fund	1,733	2,528	-	-	4,261
Sid Letch Legacy	-	5,000	(5,000)	-	-
	175,121	24,884	(24,123)	(2,160)	173,722

21 Restricted funds **(Continued)**

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Gains and losses	At 31 December 2024
	£	£	£	£	£
Other charity collections	368	318	(335)	-	351
Church Fabric/Restoration	28,642	195	(217)	-	28,620
St Andrews Rood Appeal 2011	30,811	-	-	-	30,811
Bells	1,130	-	-	-	1,130
Organ Fund 2011	19,947	434	-	-	20,381
Sheila Jigins Legacy (Mission and Fabric)	24,385	-	-	-	24,385
Legacies (Choir)	9,925	-	-	-	9,925
F J Black (TimeOut)	593	-	-	-	593
Impact and youth work	133	-	-	-	133
Choir lighting	2,748	-	-	-	2,748
The Fold (Messy Church)	6,054	-	-	-	6,054
St Matthew's prayer & hymn books	1,239	-	-	-	1,239
Donations - Flowers	304	-	-	-	304
C Braithwaite (Fabric)	2,307	-	-	-	2,307
Mrs I M Parry (Education)	1,000	-	-	-	1,000
Children's Society	-	4	-	-	4
Brenda Newlyn (Ramp & crosses)	301	-	-	-	301
Unrealised gain on investments	41,198	-	-	1,128	42,326
CYT grant	-	16,800	(16,800)	-	-
North porch fund	-	1,733	-	-	1,733
Children's Bibles	-	1,041	(265)	-	776
	171,085	20,525	(17,617)	1,128	175,121

21 Restricted funds (Continued)

Other charity collections – amounts awaiting payment to designated charities.

Church Fabric/Restoration – to cover exceptional and expensive cost of works to interior and exterior of the Church and attached office and hall.

St Andrew's Roof Appeal – following theft of copper from roof in 2011, funds raised towards eventual replacement of temporary works.

Bells – to cover cost of bell ropes and other works, including repair or replacement of any damaged bells.

Organ Fund 2011 – to cover any repairs or updating necessary to keep the organ in good order.

Sheila Jigins Legacy – the mission of the Church and the fabric of St Andrews Church as decided by the parish council.

Legacies (Choir) – to provide such items as is necessary for the choir to fulfil its role, such as robes.

F J Black – for the use of the Time Out group.

Impact and youth work – for costs expended on youth work.

Choir lighting – to cover repairs to lighting on choir stalls.

The Fold (Messy Church) – to support the work of Messy Church.

St Matthew's prayer and hymn books – to provide such materials as required for services at St Matthew's Church.

C Braithwaite (Fabric) - to cover the cost of works necessary to the fabric of the Church.

Mrs I M Parry (Education) – to be used for education as the PCC deem suitable.

Children's Society – funds raised awaiting payment to the Children's Society.

Brenda Newlyn (Ramp and crosses) – to finance such works as necessary to provide easy access into and around the Church for those less mobile.

Unrealised gain on investments – gains on restricted funds which were and are invested pending use elsewhere.

Flags expenditure – to replace the various flags flown from the Church tower as necessary.

North Porch fund – to install new gates to the north porch which will stop unapproved access to the north porch.

Children's Bibles – to finance the purchase of Bibles for children

Churchyard Trust - The trust provides a monthly financial contribution to the maintenance and upkeep of the churchyard at St Andrew's.

Sid Letch Legacy - a legacy used to cover some repairs to St George's Church where Mr Letch worshipped for most of his life.

22 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
General funds	1,864,398	367,674	(392,010)	1,840,062

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	1,772,715	439,688	(348,005)	1,864,398

23 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Endowment funds 2025	Total 2025
	£	£	£	£
At 31 December 2025:				
Tangible assets	1,577,500	-	-	1,577,500
Investments	-	40,077	-	40,077
Current assets/(liabilities)	262,562	133,645	10,654	406,861
	1,840,062	173,722	10,654	2,024,438

	Unrestricted funds 2024	Restricted funds 2024	Endowment funds 2024	Total 2024
	£	£	£	£
At 31 December 2024:				
Tangible assets	1,577,500	-	-	1,577,500
Investments	-	42,237	-	42,237
Current assets/(liabilities)	286,898	132,884	10,654	430,436
	1,864,398	175,121	10,654	2,050,173

24 Related party transactions

Transactions with related parties

The PCC is associated with St. Andrews (Hornchurch) Churchyard Maintenance Trust (Registered Charity no 295658) by means of mutual Trustees, Rev'd Canon K Wylie, Mr J Shearmur and Ms A Jarrett. Its objective is that the income of the Trust Fund shall be applied in maintaining the churchyard in good order and repair including providing and/or maintaining equipment necessary for such maintenance and providing stock. In September 2018, the member of staff transferred employment to the PCC from St. Andrews (Hornchurch) Churchyard Maintenance Trust (note 4), which makes a grant to the PCC to support the additional expenditure (note 8 (b)). There were no balances outstanding between the PCC and St. Andrews (Hornchurch) Churchyard Maintenance Trust as at 31 December 2025 (2024: none).

A total of £1,742 (2024 £2,400) was paid, reimbursed or waived in respect of three (2024: three) members of the PCC for fees or expenses relating to weddings, funerals, travel and housing costs.

Unconditional donations that have been identified as emanating from related parties, including members of the PCC, amounted to £47,232 (2024: £45,368).