

Annual Report
and
Financial Statements
of
St Andrew, Rushmere
Parochial Church Council

The Street, Rushmere St Andrew, IP5 1DH

Year ended 31st December 2025

Incumbent:

Revd Alan Comfort

The Vicarage
253 Colchester Road
Ipswich
IP4 4SH

Bankers:

Lloyds Bank Plc
13 Cornhill
Ipswich
IP1 1DG

Barclays Bank
20/21 Cornhill
Bury St Edmunds
IP33 1DY

Independent Examiner:

Sandy Lloyd, FCA.
107 Humber Doucy Lane
Ipswich
IP4 3NU

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PCC AIMS AND OBJECTIVES

The Parochial Church Council (PCC) of St Andrew's Church, in the Ecclesiastical Parish of Rushmere St Andrew, has the responsibility of co-operating with the Incumbent to promote the whole mission of the Church: pastoral, evangelistic, social and ecumenical.

When planning the activities for the year, the Incumbent and the PCC have considered the Charity Commission's guidance on Public Benefit, and in particular the specific guidance on charities for the advancement of religion. They have tried to enable ordinary people to live out their faith as part of this parish's community, through:

- worship and prayer, learning about the Gospel, and developing the congregation's knowledge of and trust in Jesus;
- pastoral care for those living in the parish;
- support of work amongst young people of the parish and beyond;
- support of outreach and missionary work.

The specific objective of St Andrew's Rushmere is to be a witness to the Christian faith within the Church of England, drawing people into the worship of God, in particular through its threefold ministry of worship, hospitality and prayer; and allowing a wide range of Anglican traditions to flourish.

PCC DUTIES AND RESPONSIBILITIES

The PCC is a corporate body established by the Church of England, operating under the Parochial Church Council (Powers) Measure, and is a charity subject to the Charities Act 2011 and associated regulations. It has previously been exempted from registering with the Charity Commission as its gross income has usually been below £100,000 per annum. Now income is higher than this limit, the PCC is in the process of formally registering with the Charity Commission and expects registration to be completed early 2026.

The members of the PCC are the charity Trustees, and are the "persons having the general control and management of the administration of the charity" (Charities Act 2011, s177). The Trustees are entrusted with the PCC's funds. They must:

- always act responsibly;
- ensure that all decisions are taken for the benefit of the PCC, and not seek personal benefit;
- always act in accordance with the governing documents.

Law applicable to Parochial Church Councils in England requires the members to prepare financial statements for each financial year which give a true and fair view of the PCC's financial activities during the year, and of its position at the end of the year. In preparing financial statements giving a true and fair view, the members should follow best practice, and:

- select suitable accounting policies, and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Council will continue in operation.

The members are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the PCC; these will enable them to ascertain the Council's financial position at any time, and allow them to ensure that the financial statements comply with applicable regulations.

The members are also responsible for safeguarding the assets of the PCC, and hence taking reasonable steps for the prevention of fraud and other irregularities. They are also specifically responsible for the maintenance of the Church and Hall; and for raising funds to meet the running expenses of the Church, which include the annual Diocesan Parish Share.

A further duty is to have due regard to the House of Bishops' guidance on Safeguarding - see page 10.

MEMBERSHIP OF THE PCC

Members of the Parochial Church Council are Trustees as set out in Charity law, with the exception of those invited to attend. Trustees are ex-officio, or elected by the Annual Parochial Church Meeting (APCM) in accordance with Church Representation Rules, or co-opted. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. During 2025, the following served as members of the PCC :-

<i>Ex-officio:</i>	Revd Alan Comfort	Incumbent and Chair	
	Ruth Silburn	Lay Vice-Chair & Churchwarden 1	
	Kevin Brazier	Churchwarden 2	
<i>Co-opted:</i>	Revd Marion Walker	Associate Priest (PTO)	
	Jim Ainslie	Deputy Churchwarden	
<i>Elected Members:</i>	Bob Batchelor	Serving until APCM 2026	
	Margaret Mellor	“	
	Mary Odam	“	
	Rachel Daniels	Serving until APCM 2027	
	Claire Driver	“	
	Joan Du Boulay	“	
	Gill Ainslie	Serving until APCM 2028	
	Chris Gibson	“	
	Belinda Mottram	“	
	Chris Yule	“	
	Gill Ainslie	Retired at APCM 2025	
	Bob Batchelor	“	
	Chris Gibson	“	
	<i>Synod Members:</i>	Hilary Platts	Serving until APCM 2026
		Robin Brown	“
<i>Appointed at APCM:</i>	David Gill	Reader Licensed to Benefice	
<i>Invited to attend:</i>	David Yaroslaw	Reader in Training/ Licensed Reader 27/9/25	
<i>Officers:</i>	Hilary Platts	Secretary	
	Chris Gibson	Treasurer	
	Gill Ainslie	Electoral Roll Officer	
	Bob Batchelor	Safeguarding Officer	

STATEMENT REGARDING MEMBERS' BENEFITS

No member of the Council, nor any person connected to them, has benefitted from any contract or work awarded or payment made by the Council during the year.

COMMITTEES OF THE PAROCHIAL CHURCH COUNCIL

Standing Committee

This is the only committee required by law, and consists of the PCC Chairman, the three Wardens, PCC Secretary and Treasurer. It has the power to transact the business of the PCC between meetings, subject to any directions of the Council.

Panels

The PCC operates through a number of Panels which meet between full meetings of the Council, and are a central part of the life of our Church. They act in an advisory capacity to the Council and then enact relevant PCC decisions. Apart from covering the broad issues for which they are formed, they may be asked to study and report on specific problems.

The Panels, which may include persons who are not members of the Council, are as follows:

The Mission and Giving Panel focuses on matters relating to prayer, mission, parochial giving and charity within the church. Among other things it is responsible for organizing Mission Breakfasts and Charity of the Month activities.

The Pastoral Panel supports pastoral care within the parish and neighbourhood and addresses community concerns. It ministers to the sick, housebound and bereaved through visits, home communion and delivering Christmas cards.

The Social Panel organizes social events to promote fellowship, awareness of the church in the parish and raising funds for the church and charities.

The Youth Panel supports our commitment to Growing Younger. It oversees the work of our StAR Toddler Group and StAR Youth Group.

The Fabric Panel attends to major matters relating to the maintenance of the church buildings, the churchyard and car parks. Day-to-day work is overseen by the Wardens and the Working Party.

PCC POLICIES

RISK ASSESSMENT

The PCC (as Charity Trustees) have established systems and procedures to guard against risks.

1. Financial Risk

The PCC has implemented Diocesan advice on financial procedures and budgets, and employs a retired professional accountant as Examiner.

2. Reputational Risk

We are aware of the importance of effective communication and public relations.

We aim that all newcomers and visitors to our church are made welcome.

The church is kept open on weekdays for visitors, Government and Diocesan restrictions permitting.

3. Statutory and Legal Requirements

The PCC regularly reviews health and safety arrangements, and a Health and Safety Policy is in place. A Policy Safeguarding Children, Young People and Vulnerable Adults is in operation, as are statutory policies.

The PCC also carries out the necessary policies and procedures to be a responsible employer.

4. Operational Risk

We are not aware of any specific threats to our church's ability to deliver its objectives.

RESERVES


The PCC aims to keep free reserves equivalent to approximately four months current unrestricted expenditure. In the past these reserves were reduced to below this requirement, and the PCC has year by year brought the reserves up to £39,000 in 2025; and as this still meets the required amount for the 2026 Budget for Unrestricted Expenditure, there is no immediate need to increase it.

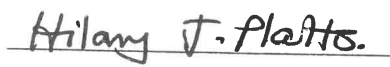
The PCC will continue to maintain this policy.

INVESTMENTS

Monies in excess of day to day requirements are held in interest bearing accounts, and this policy is reviewed regularly.

This report was approved by the PCC on 5th March 2026, and signed on its behalf by:


Revd Alan Comfort
Vicar & PCC Chairman


Hilary Platts
PCC Secretary

REVIEW OF 2025

CHURCH LIFE

Services continued to take place throughout the year on Sunday and Thursday mornings. A major change in October was the introduction of a new 9.15am Sunday Praise worship service which meant the 10am service moved to a 10.30am start. There were also joint evening services with other local Christian Churches (at various venues) and monthly Messy Church and StAR Toddler Group services.

All the festivals and seasons of the church year were celebrated. At Easter, there were evening services during Holy Week, as well as Messy Church, a Walk of Witness through the parish and a service of reflection on Good Friday, and Communion services on Easter Sunday. Harvest was celebrated with a Harvest Supper on 27th September and a Harvest Festival service on October 5th. In November there was a Service of Memories, and Remembrance Sunday and Armistice Day services. To celebrate Christmas there were Carols by Candlelight, a Crib Service, Christmas Eve Eucharist and Christmas Day Family Communion.

In 2025 the Electoral Roll numbered 126; and the average Weekly Attendance was 85 Adults and 6 Young People. There were 4 Baptisms, 2 Weddings, 10 Funerals in Church and 4 Committals/Burials of Ashes.

The Annual Parochial Church Meeting was held on 20th March with good attendance. The full Parochial Church Council (PCC) met 7 times during the year and the meetings were well attended. The minutes are available on request and can be viewed on the church website. The PCC Panels also met regularly and the minutes from each Panel meeting were presented to the PCC for discussion and action. The PCC has complied with its duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. This was led by Bob Batchelor, our Parish Safeguarding Officer, and procedures are reviewed annually.

The Archdeacon's visitation took place in July. In September David Yaroslaw was licensed as a Reader at St Andrew's, and in November Penny Braybrooke finished in her role as Youth Worker.

PARISH PLAN - Our Vicar writes....

St Andrew's is a wonderfully 'busy' and well supported church community. The ministries and events are all vital and each brings people into contact with the life of our church. For all of this, we (Jill and I), give thanks to God, and say thank you to all of you who have served God so selflessly this past year. So, the key to our work with you, is not to radically overhaul the 'busy' life of the church, but rather to ensure that the aim, or destination of this work, is increasingly focussed on helping people come to know Jesus as their own Saviour and Lord, and to grow deeper in our following of Jesus. So, will you ask those questions with me as we look back and look forward with God-shaped eyes?

Although Inspiring Ipswich came to an end in November 2025, I have continued to reflect on our ministry here at St Andrew's using a 'Going for Growth' three-point plan.

To disciple and offer opportunities for exploration of the Christian faith with a special focus on encouraging young and older into home group style groups. It was not so many years ago that only one regular small group met in this parish under the leadership of Revd Bruce. Since then, the church has been steadily nurturing a desire for people to join such groups, and to see this investment in sharing and learning about God as vital to a vibrant faith and following of Jesus. Over this past year we have seen a lunchtime group start at Chris & Jean Yule's house, and a monthly Wednesday afternoon group begin with

people from the Lunch Club. These are exciting developments but not the end of things. In February 2026 we shared the joy of bringing our five current groups together in a St Andrew's Small Group Celebration evening, when 40+ people shared food cooked by one group, with worship led by another, testimony and teaching from another, and one group washed up. An encouraging evening was had by all. We have also recently had the first of our 'Explorers' groups when 15 people came together to ask faith-related questions. The discussions were lively and challenging, but also helpful in moving people towards faith. This group has asked to continue, so another group could soon be added to our growing number.

To enhance St Andrew's mission to youth and families. This is a particular focus for our church showing our desire to reach families, to see them come to faith in Jesus, and to start lowering the average age of our church community. This past year we have said goodbye to our Youth & Families Worker Penny Braybrooke after 6 years in post. Penny will be missed by all, particularly for her keen eye for detail and excellent work in many areas with the Youth Club and Open the Book being stand-out examples. Our Messy Church ministry has continued to draw an excellent following of families, including many from our Toddler Group, with a wonderful team of helpers alongside Jill Comfort who heads this up. Our aim is to help families find a meaningful and life-changing faith in Jesus as well as enjoying the crafts, activities and wonderful food on offer. Messy Church moved from the 4th Sunday afternoon to the 4th Saturday afternoon in October 2025 as we started a new Sunday morning service from 9.15-10am every Sunday called Sunday Praise. This was the big move we had been building towards to create a service that reflects a more visual, lively, and experiential style, with our new screen and projector offering great opportunities in our worship. Thank you as a church family for embracing this new technology that is transforming parts of our ministry whilst other parts of our popular worship remain just as they have always been. We have entered into a 'trial' period with our main Sunday morning service moving from 10am to 10.30am, with the signs so far being very encouraging. Do pray the families in but be assured this 'style' of service is not just for families.

To be an 'outreach' focussed church. St Andrew's continues in this vein with an extraordinary range of events that attract people in. Our social events like the Murder Mystery night in October, and regular Spring and Autumn Sunday Afternoon Concerts, have delighted many from inside and outside the church, but our focus has never moved far from building relationships with people to help them consider and find their own way with Jesus. Our second May Festival in 2025 was a particular success seeing the return of the London Community Gospel Choir, the visit of former World Power Lifting Champion Arthur White and his wife Jacqui, and of course the 'Knitted Bible' exhibition that brought many coachloads of children and inquisitive adults into our church. I do believe that all who have visited St Andrew's this past year have felt welcomed, but thank God that some have chosen to put their trust in our Heavenly Father through Jesus His Son during this time.

Let me finish by saying **thank you** to all who serve as leaders in the church. For our Ministry Team with Revd Marion, David Gill, our newly trained and licensed Reader David Yaroslaw, and Chris Yule. They each bring such precious gifts to help the flourishing of our church, as well as being a happy group to share ministry with. Thank you also to our Wardens, Ruth, Kevin, and Jim, who have worked tirelessly and skilfully for the good of our church, and of course my dear wife Jill, who travels up and back to London for her work but still gives herself hugely to our ministry here. Thank you all. *Revd Alan*

CHURCH GROUPS

YOUTH ACTIVITIES

StAR Toddler Group, for babies and pre-school children with their parents and carers, takes place on Thursday mornings in term time.

StAR Youth Club, for school years 4-11, meets on Wednesday evenings during term time in the church hall to enjoy games, crafts and activities, and it continues to thrive.

Messy Church, for children and families, meets on the 4th Saturday of the month in Dumbarton Hall. This is a Bible themed time of crafts, worship, and learning about the Christian faith and in particular the life of Jesus. Average number of children 25-30 and adults 35-45.

Alpha Group for young people aged 13-17 takes place each Sunday during the 10.30am service.

WEDNESDAY GATHERINGS

Rushmere Lunch Club provides a weekly opportunity for up to 30 senior citizens to enjoy a meal and companionship. Many members of our congregation and our community generously give their time to support this much needed activity.

The Mothers' Union meets on the third Wednesday of the month in the Church Hall for fellowship, talks, activities and refreshments.

The Knit and Natter group meets on the first Wednesday of the month, to do as their name implies!

During August the Social Panel again organised a series of 'Wednesday Wonders', featuring a ukulele band, a visit to a local church, a talk and an afternoon tea party. These were enjoyed by members of the congregation, the Lunch Club and the wider community.

CHURCH GIVING AND CHARITY SUPPORT

St Andrew's supports many charities throughout the year, and in particular the CMS through our link mission partners Dick and Caroline Seed in Cape Town, FIND (the local foodbank) and RTU. This support takes many forms – prayer, fund-raising and the giving of time and talents.

Church Groups raised over £16,000. Charities supported include Tearfund, A Rocha UK, Open Doors, RTU, Emergency Bucket Appeal for Myanmar Earthquake, Christian Aid, Ipswich Town Pastors, Family First, SHCT (Ride & Stride), Mothers' Union, CMS Mission Partners, MAF, St Elizabeth Hospice, and Children's Society. We also supported FIND by collecting weekly donations of food and other items, and by contributing to the Christmas Gift Appeal.

COMMUNITY

A series of concerts in the Spring and Autumn promoted by Music at Rushmere were successful in raising funds for charities (Family First Ipswich and St Elizabeth Hospice) and bringing many visitors into the church.

Coffee mornings took place throughout the year, as well as seasonal quizzes (Lent, Harvest and Patronal Festival), and a book and jigsaw sale in March, and the bumper RTU sale in November. Our May Festival

was again a great success, with concerts, talks and special services. Many of the church groups ran special activities and invitations were extended to local people. Highlights of the month were the second visit by the London Community Gospel Choir, talks and events lead by Arthur and Jacqui White and the Tough Talk team, and hosting the 'Knitted Bible Exhibition' for a week, which was visited and enjoyed by around 1000 people, including about 250 local schoolchildren. All of these events enabled us to raise our profile and make contacts within the community.

A Family Fun Day in July was enjoyed by many members of the church and community, and VJ Day and Armistice Day were marked by events held in collaboration with Rushmere Parish Council.

The weekday morning Open Door sessions offering coffee and a chance to chat have continued to thrive and bring many people into church.

The hall and church continue to be booked by community groups, Hope cancer support groups, music groups and choirs for rehearsals and concerts.

PASTORAL AND ENVIRONMENT

Those baptised or married in church during the year were invited to children's activities and anniversary cards were sent by the Pastoral panel. Bereaved families who have had funerals in the church were invited to the Service of Memories in November.

On 3rd August we were delighted to be presented with our Gold Eco award by Archdeacon Samantha. Creationtide was celebrated throughout September, with a particular focus on the environment during worship, resources from A Rocha were displayed and people were encouraged to share surplus produce. News items appeared regularly in *Focus* and *Outlook* to inform and encourage personal responsibility for the environment. Management of church buildings and land, and the use of energy efficient and environmentally friendly products continued to be a priority. Work began to research options for heating and other measures towards reaching our net zero carbon targets.

COMMUNICATIONS

Communication was supported through our monthly newsletter *Focus*, and our parish magazine *Outlook* was delivered throughout the parish. We continue to reach out to the community through our website www.standrewschurchrushmere.onesuffolk.net and Facebook page www.facebook.com/standrew.rushmere.

RELATIONSHIP WITH OTHER CHURCHES

St Andrew's is a committed member of the local Churches Together group, sharing fellowship with other Christian denominations. A bi-monthly Ministers' fraternal helps to maintain close relationships. Joint services with Colchester Road and Rushmere Baptist Churches, The Salvation Army, St Mary's RC, St John's URC, All Saints Kesgrave, Martlesham and Brightwell churches took place in 2025.

VOLUNTEER HELP

The work of St Andrew's could not be fully realised without the help and support of a large team of volunteers for services, and for many of the additional 'behind the scenes' tasks. We thank every one of you who contributes to the life and work at St Andrew's, whether it be through giving your time, using your skills, carrying out essential tasks and jobs, or by caring for one another. Our mutual love for our Church and for each other supports us through challenging times, and we thank God for the work he does through us all.

CHURCHWARDENS' REPORT 2025

The annual Fire, H&S, Safeguarding meeting was held in January, reviewing all risk assessments and policies which have been updated where required. The annual Statistics for Mission, the Energy Footprint, and Parish Finance returns were submitted to the Diocese, along with the APCM Annual Report, Electoral Roll certificate and CMS audit of parish officers. The annual inspection, servicing and testing has been undertaken as appropriate on the boiler and gas heaters, the bells and bell frame, and the lightning conductors. Portable electrical appliances testing was undertaken in October 2024, and is due to be retested in 2026. The fire safety equipment was tested in December 2025. The organ and piano have also been tuned regularly. The annual inventory was taken in March 2025 and all items in the Church Terrier were accounted for. The church insurance was renewed, and is now due to expire 31st December 2026.

In addition to the regular maintenance of St Andrew's buildings and grounds and the work associated with regular checks noted above, the following work has been completed.

- The front churchyard, side garden and ashes plots and meadow car park continue to be maintained by the Monday team.
- We have a much improved churchyard management plan, drawn up by Tim Oxbrow, which defines how each area should be managed, together with a nature trail leaflet giving guidance on what may be found in the wildlife area.
- Supplementary hedging was planted on the boundary of St Andrew's Close.
- A new projection screen and improved sound system has been installed in the church, allowing us to use the screen for services.
- New posts fitted to the noticeboard at the front of the church.
- Currently awaiting the removal of the beech tree on the boundary of our churchyard and the Lawn Cemetery which has become diseased and in a dangerous state.
- A report commissioned to review our heating systems with a view to becoming more energy efficient.

We are always indebted to all individuals and groups of people who maintain the church buildings and grounds to a high standard. The congregation and the wider community all benefit enormously and are very appreciative of our beautiful building and grounds.

We are very proud to record that, following an intensive assessment day, we were awarded the A Rocha Gold Eco Church Award in June. To celebrate our achievement we held a special service in August, with the new Archdeacon attending and presenting. In July we held our Fun Day, which drew in families from around the surrounding area and this year had a green theme to celebrate our achievement of the A Rocha Gold Award, which shows the church's commitment to sustainable living and the environment.

In addition, we also thank the Panels who support in many other ways, such as pastoral care, mission and social events. We have introduced some new social events during the year, which have been very successful, these include a Pancake Quiz evening and a Harvest Supper Quiz evening. Special thanks to the unseen but highly valued teams who clean the church and church hall, those who take bookings and open/close for events, the regular team who open the church for visitors during daylight hours, those who arrange the flowers and decorate the church at festival times and to the Monday gardening and working party team. We also appreciate the enormous amount of work undertaken by our Treasurer, Editor and deliverers of Outlook and Focus. Also, for the printing undertaken of posters and leaflets.

Over 2,500 visitors have come in to the church, during the year, for our daily Open Door refreshments, an increase on the previous year.

For Remembrance weekend, there was an event at church, organised by the parish council, with a singer and refreshments, and a slide projection on the church tower, and an exhibition and refreshments with a 1940s theme for the anniversary of VJ Day in August 2025. The Parish council is continuing to work with both St Andrew's and the Baptist Church to bring the community together.

The combined services over Christmas, including the Carol Service and Crib Service were very well attended, recording attendances of over 600.

We appointed four new sides people to our 10.30 team, and new refreshment helpers, we welcomed Jim Ainslie as Deputy Churchwarden, plus new helpers and welcome team to the 9.15 service.

Finally, we would like to thank our Ministry Team, led by Revd Alan, and assisted by Revd Marion for their spiritual and pastoral care on behalf of our church.

Ruth Silburn and Kevin Brazier
Churchwardens

SAFEGUARDING REPORT

The 2025 report begins with offering thanks for the appointment of the Right Reverend Dr Joanne Grenfell, the new Bishop of St Edmundsbury & Ipswich. Bishop Joanne is the current Lead Bishop for Safeguarding within the Church of England, but will shortly become Deputy Safeguarding Officer, when the Bishop of Tewkesbury, Robert Springett becomes the new lead in March 2026. We are blessed to have a person with the safeguarding skills of our new Bishop.

This year has been good for the parish, with only a small number of minor safeguarding concerns, and just one a little more serious. All were resolved successfully, with only the more serious one requiring the services of the Diocese.

Last summer was a good period for St Andrew's, in that every member of the PCC was DBS checked, and all had completed a period of safeguarding training. Additionally safeguarding skills were acquired by all the Lunch Club cooks, most of the drivers, the Open Door volunteers and the majority of Sidesmen and Sideswomen. Congratulations to you all! Approximately one third of our church congregation have now undertaken training. This is particularly helpful for people visiting the church who may have concerns and require guidance and advice. For anyone who has not yet undertaken training but wishes to do so, please contact the Safeguarding Officer who will be happy to help arrange this.

Our incumbent Revd Alan and myself as Safeguarding Officer are available at any time for any people with a particular concern. I would personally like to thank each and every one of you who gives so freely of your time and energy, and help to make St Andrew's a place where everyone is made welcome and treated with kindness.

R. Batchelor
Parish Safeguarding Officer

TREASURER'S REPORT

Accounts are prescribed by the Charities Act 2011, Statement of Recommended Practice (Charities SORP (FRS102)) and the Church Accounting Regulations. Church Funds are as follows :-

- (1) Endowment Funds have to be administered by Trustees. Capital has to be invested, and the PCC is authorised to spend only the dividends or interest in accordance with the terms of the Bequest.
- (2) Restricted Funds are gifts or collections for named purposes, and must only be used for the stated purpose.
- (3) Unrestricted Funds are unconditional receipts which are used to maintain and run our church. The PCC may decide to use some of these for a particular purpose when they then become -
- (4) Designated Funds and their purpose may be changed or cancelled by the PCC.

Accounts are on an Accruals basis, i.e. includes debtors and creditors; also, Income and Expenditure are shown separately in total - expenses or costs are not deducted from receipts i.e. no "netting off".

SUMMARY

Our financial year ending 31st December 2025 has been extraordinarily better than was expected, with a stupendous restricted donation of £100,000 and also a general operating Surplus. Compared to 2024, general income has risen by nearly £500 to £101,171 (+0.5%), and general expenditure has grown by just under £2,000 to £96,703 (+2%). This has produced a Surplus of £4,468 - down almost £1,500 on 2024 - which has been allocated to the Designated Fabric Fund to go towards the costs of the Church heating project - see 3 & 4 above, and notes 9 & 10 on page 23. As a result of the incredibly generous, anonymous, gift-aided donation - which has been restricted to "Ministry Development" - the Balance Sheet has been strengthened by nearly £101,000 to £273,197; although costs for the new AV system, Church heating project, Youth Worker and May Festival have reduced it - see Pages 14, 19, 23 & 24.

Giving (including Gift Aid) increased over £3,000 to nearly £74,500 (+4.5%) due to a greater number of generous church members. Other categories of income were similar to 2024 apart from higher Donations, but lower Events due to fewer fund-raisers, and Interest down due to reduced rates - see the Unrestricted Income & Expenditure statement on Page 15 for more detail. The rise in Expenditure was mostly due to the uplift in Running and Office Costs (increased Church activities) and higher Parish Share (our portion of Diocesan ministry and mission costs); other categories were similar to 2024 apart from lower Mission costs and Events expenses. The salary of our Youth & Families' Worker was again paid from Designated reserves, as were the costs of the new AV system and the Church heating project.

A budget for 2026 has been approved by the PCC. This shows an Operating Surplus of £1,000 as a result of income slightly up to £104,000, with an increase in costs of about £6,000 - mostly due to anticipated Organist/Pianist costs. Capital expenditure will be paid from the relevant Designated / Restricted Fund and cover Church heating project, Youth Worker, maintenance and roof repairs.

Organisations which use Church premises without paying are: Bell ringers, StAR Youth Club, Lunch Club, Mothers Union and "Music at Rushmere". These are financially autonomous and their accounts are not consolidated with PCC Accounts; most make donations towards church and hall costs.

My very grateful thanks to everyone who has assisted with the financial work in 2025, especially to the Cashiers - Dianne, Kevin, Rachel & Russell - who do such an invaluable job each month; to Ruth, Tim, Teresa, Hilary, David and Sue for their help; to the Sidespeople who record monies after each Service; and to Sandy Lloyd for his professional diligence and advice as our Examiner.

cg 27/02/26

**Parochial Church Council, St Andrew Rushmere
Year ended 31st December 2025**

Independent Examiner's Report to the PCC of St Andrew, Rushmere

I report on the accounts of the PCC for the year ended 31st December 2025, which are set out on pages 13 to 24.

Respective Responsibilities of the PCC and Examiner

The members of the PCC are responsible for the preparation of the accounts. The members of the PCC 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 :

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

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145 (5) (b) of the Act and found in the Church guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement

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 Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.



Sandy Lloyd, FCA.
107 Humber Doucy Lane
Ipswich
IP4 3NU

Date: 8 March 2026

Parochial Church Council, St Andrew Rushmere

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

	See Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2025 £	TOTAL 2024 £
Income & Endowments from:						
Donations and legacies	2(a)	89,172	129,492		218,664	122,065
Charitable activities	2(b)	4,082	0		4,082	4,490
Other trading activities	2(c)	8,959	6,743		15,702	17,112
Investments	2(d)	2,958	2,138		5,096	5,158
Total Income		105,171	138,373	0	243,544	148,825
Expenditure on:						
Raising funds	3(a)	1,152	10,276		11,428	8,979
Charitable activities	3(b)	120,312	11,069		131,381	111,556
Total Expenditure		121,464	21,345	0	142,809	120,535
Operating Surplus / - Deficit		-16,293	117,028	0	100,735	28,290
Gain / Loss on Investments	5(a)			184	184	219
Net Gains / Losses		-16,293	117,028	184	100,919	28,509
Transfers between Funds	9	0	0	0	0	0
Net Movement in Funds		-16,293	117,028	184	100,919	28,509
Reconciliation of Funds:						
Total Funds brought forward		91,775	73,741	7,482	172,998	144,489
Total Funds carried forward		75,482	190,769	7,666	273,917	172,998

N.B. i) Notes on pages 16 to 24 form part of these accounts.

ii) See Page 19 Note 1 for link to Unrestricted Income & Expenditure Account.

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Parochial Church Council, St Andrew Rushmere

Balance Sheet as at 31st December 2025

	Note	2025 £	2025 £	2024 £	2024 £
FIXED ASSETS	5				
CB Fixed Interest Securities		<u>7,666</u>		<u>7,482</u>	
			7,666		7,482
CURRENT ASSETS					
Debtors and Payments in Advance	6	14,810		9,552	
Lloyds Bank plc Current account		6,087		13,282	
Barclays Bank plc Current account		43,852		17,905	
Lloyds Bank Fixed Term Deposits		80,000		90,000	
Yorkshire Building Society Charities Account		122,707		36,117	
Cash in Hand		<u>500</u>		<u>500</u>	
		267,956		167,356	
LIABILITIES					
Creditors	7	<u>-1,705</u>		<u>-1,840</u>	
NET CURRENT ASSETS			<u>266,251</u>		<u>165,516</u>
NET ASSETS	8		<u>273,917</u>		<u>172,998</u>
FUNDS					
Unrestricted	9				
Balance brought forward 1.1.25		39,000		34,000	
Net incoming/outgoing resources		<u>0</u>		<u>5,000</u>	
Balance Carried Forward			39,000		39,000
Designated	10				
Tenor Bell brought forward 1.1.25		1,799		1,799	
Net incoming/outgoing resources		<u>0</u>		<u>0</u>	
Balance Carried Forward		1,799		1,799	
Designated - Bequests - b/fwd 1.1.25		50,976		37,868	
Net incoming/outgoing resources		<u>-16,293</u>		<u>13,108</u>	
Balance Carried Forward		<u>34,683</u>		<u>50,976</u>	
			36,482		52,775
Restricted	11				
Fabric Fund		15,719		17,034	
Roof Appeal		8,197		11,376	
Organ & Music Funds		11,548		11,739	
Bell Fund		3,158		3,368	
Churchyard Fund		3,218		4,198	
Local Evangelism Fund		14,378		17,911	
Ministry Development Fund		126,877		-	
Youth Fund		5,587		5,671	
Toddler Group		1,121		1,385	
Organ Teaching Fund		204		204	
Flower Fund		<u>762</u>		<u>855</u>	
			190,769		73,741
Endowment	12				
Nellie Middleditch dec'd		<u>7,666</u>		<u>7,482</u>	
			<u>273,917</u>		<u>172,998</u>

Approved by the Parochial Church Council
of St Andrew, Rushmere on:

5th March, 2026

and signed on its behalf by:

Alan Comfort

Revd Alan Comfort
Vicar & PCC Chairman

Chris Gibson

Chris Gibson
PCC Treasurer

N.B. Notes on pages 16 to 24 form part of these accounts.

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PCC St ANDREW, RUSHMERE

**2025 UNRESTRICTED
INCOME & EXPENDITURE ACCOUNT**

	Actual 12 Months 2025 £	Actual 12 Months 2024 £	Actual 12 Months 2023 £
Income			
Planned Giving - S/Orders	43,759	40,408	34,780
Planned Giving - Other	7,362	7,981	9,232
Collection - Plate	6,979	6,765	5,247
Pew Aid	1,869	2,421	1,403
Tax Refund	14,468	13,587	12,432
<u>Sub-total</u>	<u>74,437</u>	<u>71,162</u>	<u>63,094</u>
Donations	9,908	8,247	7,831
Statutory Fees	3,482	3,790	4,602
Church Heating	600	700	760
Hall Hire	4,890	5,169	7,154
Outlook Adverts	2,100	2,280	1,905
Events	1,967	4,197	5,037
Interest/Investment	2,958	4,529	2,461
Other Income	829	610	1,405
* [May Festival]	[6,743]	[5,443]	
Total Income	<u>101,171</u>	<u>100,684</u>	<u>94,249</u>
Expenditure			
Parish Share	75,044	74,198	72,213
Mission	2,373	3,515	0
Clergy Expenses	80	361	196
Office Expenses	2,570	1,920	2,078
Church/Hall Running Costs	5,091	2,571	3,814
Oil, Gas & Electricity	4,777	4,501	3,525
Church/Hall Insurance	3,143	3,042	2,860
Church/Hall Maintenance	154	263	407
Choir / Music	299	471	641
Altar Requisites	297	270	218
Outlook Printing	1,820	1,832	1,710
Events	960	1,728	1,712
Examiner Fee	95	95	95
Interregnum	0	0	825
* [May Festival]	[10,468]	[7,251]	
* [Youth work]	[6,569]	[6,801]	[6,050]
Total Expenditure	<u>96,703</u>	<u>94,767</u>	<u>90,294</u>
Operating Surplus/ - Deficit	<u>4,468</u>	<u>5,917</u>	<u>3,955</u>

* Income and Costs NOT included in Totals
as they are monies passing through Designated Reserves.

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Parochial Church Council, St Andrew Rushmere
Year ended 31 December 2025

Financial Regulations and Accounting Policies

By a resolution dated 10th July 1997, the PCC delegated to the Standing Committee its duties of compliance with the requirements of the Charities Act 2011 and Church Accounting regulations and in particular to:

1. Ensure that proper accounting records are kept which are sufficient to show and explain all the PCC's transactions including a record of relevant assets and liabilities in three categories:
 - Unrestricted funds
 - Restricted funds
 - Endowment funds.
2. Prepare an annual account and report based on the accounting policies shown below, which shall be presented to the Annual Parochial Church Meeting in accordance with Church Representation Rules.
3. Arrange for a suitable independent examination or audit of the financial statements.

On a day-to-day basis the Standing Committee will ensure that:

- All cash collections are counted, recorded and checked on that week's Collection Record after each service.
- All Planned Giving envelopes are opened promptly and the amount contained properly recorded.
- All monies received are banked promptly.
- All payments made have been properly authorised by the PCC save that any emergency payments may be made with the approval of a majority of the members of the Standing Committee and reported to the next meeting of the PCC.
- All Changes and withdrawals from bank accounts or investments shall be signed by two authorised members of the Standing Committee; except when the Treasurer needs to make a rapid investment decision (as agreed by PCC at meeting January 2012) and is reported to the next meeting of the PCC.

When there is any delay to opening envelopes or banking monies (for example due to Covid-19 restrictions) all items are locked securely in the church safe.

Accounting Policies

Basis of Preparation of Financial Statements

The accounts have been prepared in accordance with Church Accounting Regulations and with 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 2015), updated on 2 February 2016 (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS102).

The accounts 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 give a 'true and fair' view. Any such departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, updated on 2 February 2016, rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005, which has since been withdrawn.

St Andrew Rushmere 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 note.

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**Parochial Church Council, St Andrew Rushmere
Year ended 31 December 2025**

Financial Regulations and Accounting Policies (Continued)

Funds

General Funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the Church and which have not been restricted to other purposes. These include Designated funds which have been set aside for a particular purpose by the PCC.

Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Church members 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.

The Endowment Fund is used in accordance with specific restrictions as set out in the Notes to the Financial Statements.

The accounts include all transactions, assets and liabilities for which the PCC can be held responsible; save those of Parochial Organisations whose annual net income and assets do not exceed £1,000 provided those organisations have produced a statement made up to 31st December to their members and to the Church Treasurer by 31st January following. They do not include the accounts of church groups that owe affiliation to another body, nor those that are informal gatherings of church members.

Income

Income is recognised when the PCC has entitlement to the funds, any performance conditions attached to the income have been met, and it is probable that the income will be received and the amount can be measured reliably. Income is classified under the following 4 headings :

Donations and Legacies

Donations and collections are recognised when received.

Amounts receivable under Gift Aid are only recognised when honoured by the donor.

Income tax recoverable on gift aid donations is recognised on an accruals basis.

Grants and legacies to the PCC are accounted for when the PCC has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Charitable activities

Parochial fees due to the PCC for weddings, funerals etc. are accounted for on an event basis.

Other trading activities

Magazine advertising income is accounted for when earned.

Sales of books, notelets and magazines are accounted for gross.

Rental income from the letting of church premises is accounted for when earned.

Funds raised by fetes, garden parties and similar events are accounted for gross, with the associated costs included as fundraising expenditure. The income is accounted for when received.

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**Parochial Church Council, St Andrew Rushmere
Year ended 31 December 2025**

Financial Regulations and Accounting Policies (Continued)

Investments

Interest is accounted for on accruals basis, and when the amount can be measured reliably by the PCC - this is normally upon notification of the interest paid or payable by the Bank or deposit taker.

Investment gains and losses

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of assets at 31st December.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. Expenditure is classified under the following 2 headings :

Raising Funds

Costs of raising funds include expenditure for fundraising events.

Charitable activities

Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the church and their associated support costs.

Fixed Assets

Consecrated and benefice property is excluded from the accounts.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other land and buildings

Other land and buildings held on behalf of the PCC for its own purposes is valued at market value. No depreciation is charged against such properties but any expenditure on maintenance or improvement is written off as incurred.

Other fixtures and fittings

Equipment used within the church premises or for church purposes is depreciated on a straight line basis over 4 years, save that individual items costing less than £2,000 may be written off in the period in which the asset is acquired.

Investments

Investments are valued at market value at 31st December.

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Parochial Church Council, St Andrew Rushmere

Notes to the Financial Statements for the year ended 31 December 2025

**1. EXPANDED STATEMENT
OF FINANCIAL ACTIVITIES**

(see Pages 13 & 15)

	See Note	Unrestrictd Funds £	Designatd Funds £	Restricted Funds £	Endowmt Funds £	TOTAL 2025 £
Income & Endowments from:						
Donations and legacies	2(a)	85,172	4,000	129,492	0	218,664
Charitable activities	2(b)	4,082	0	0	0	4,082
Other trading activities	2(c)	8,959	0	6,743	0	15,702
Investments	2(d)	2,958	0	2,138	0	5,096
Total Income		101,171	4,000	138,373	0	243,544
Expenditure on:						
Raising funds	3(a)	960	192	10,276	0	11,428
Charitable activities	3(b)	95,743	24,569	11,069	0	131,381
Total Expenditure		96,703	24,761	21,345	0	142,809
Operating Surplus / - Deficit		4,468	-20,761	117,028	0	100,735
Gain / Loss on Investments	5(a)				184	184
		##				
Net Gains / - Losses		4,468	-20,761	117,028	184	100,919
Transfers between Funds	9	-4,468	4,468			0
Net Movement in Funds		0	-16,293	117,028	184	100,919
Reconciliation of Funds:						
Total Funds brought forward		39,000	52,775	73,741	7,482	172,998
Total Funds carried forward		39,000	36,482	190,769	7,666	273,917

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See Operating Surplus on I&E A/c Page 15.

Parochial Church Council, St Andrew Rushmere

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Notes to the Financial Statements for the year ended 31 December 2025

2. INCOME	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2025 £	TOTAL 2024 £
2(a) Donations and Legacies						
Planned giving	51,121				51,121	48,389
Gift Aid	14,468		25,000		39,468	17,337
Collections (open plate)	8,848				8,848	9,186
Donations	5,803		100,500		106,303	40,757
Donations to church & hall costs	4,105		1,225		5,330	3,659
Donations for Organ Repair			525		525	525
Bequests		4,000			4,000	0
Youth Work			2,242		2,242	1,661
Wall Safe	795				795	509
Other income	32				32	42
	85,172	4,000	129,492	0	218,664	122,065
<i>2024 Comparatives</i>	79,996	21,000	21,069	0	122,065	92,355 *
2(b) Charitable activities						
Wedding Fees and Collections	880				880	0
Funeral, Burial & Memorial	3,202				3,202	4,490
	4,082	0	0	0	4,082	4,490
<i>2024 Comparatives</i>	4,490	0	0	0	4,490	5,362 *
2(c) Other trading activities						
Magazine advertisements	2,100				2,100	2,280
Hall lettings	4,890				4,890	5,169
Rent and Wayleave	2				2	23
Social Events, etc	1,967		6,743		8,710	9,640
	8,959	0	6,743	0	15,702	17,112
<i>2024 Comparatives</i>	11,669	0	5,443	0	17,112	14,119 *
2(d) Investments						
CB Investment Fund Interest			261		261	188
Bank Interest - Fixed term	1,349				1,349	4,440
Yorkshire Building Society	1,609		1,877		3,486	530
	2,958	0	2,138	0	5,096	5,158
<i>2024 Comparatives</i>	4,529	0	629	0	5,158	2,624 *
TOTAL INCOME	101,171	4,000	138,373	0	243,544	148,825
<i>2024 Comparatives</i>	100,684	26,443	21,698	0	148,825	114,460 *
						(2023) *

Parochial Church Council, St Andrew Rushmere

Notes to the Financial Statements for the year ended 31 December 2025

3. EXPENDITURE	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2025 £	TOTAL 2024 £
3(a) Raising funds						
Social Events	960	192	10,276	0	11,428	8,979
<i>2024 Comparatives</i>	1,728	1,808	5,443	0	8,979	1,712 *
3(b) Charitable activities						
Ministry:						
Diocesan Parish share	75,044				75,044	74,198
Clergy costs	80				80	361
Mission costs	2,373				2,373	5,151
Church running & maintenance:						
Running Expenses	13,011		93		13,104	10,214
Maintenance	154	18,000	7,170		25,324	8,017
Parish magazine costs	1,820				1,820	1,832
Youth work		6,569	2,591		9,160	8,527
Choir, organ and music	299		1,215		1,514	971
Altar requisites and service	297				297	270
Office expenses	2,570				2,570	1,920
Governance costs	95				95	95
Depreciation					0	0
	95,743	24,569	11,069	0	131,381	111,556
<i>2024 Comparatives</i>	93,039	6,868	11,649	0	111,556	121,036 *
TOTAL EXPENDITURE	96,703	24,761	21,345	0	142,809	120,535
<i>2024 Comparatives</i>	94,767	6,868	18,900	0	120,535	122,748 *
						(2023) *

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4. STAFF COSTS

In 2025 the PCC employed a Youth and Families Worker with remuneration of £6,569 (2024 - £6,801) and also a short-term Parish Administrator with remuneration and on-costs totalling £748.

The PCC enjoyed the services of a host of volunteers which included a parish secretary, treasurer, planned giving recorder, safeguarding officer, magazine advertisement supervisor, magazine editor, parish clerk, hall secretary, hall managers, gardening party, working party, cleaners and flower arrangers; also, the services of two vergers and an organist were supplied for Funerals and Weddings, and for each service their relevant fees were paid by the particular estate or family.

Parochial Church Council, St Andrew Rushmere

Notes to the Financial Statements for the year ended 31 December 2025

5. FIXED ASSETS FOR USE BY THE PCC

5(a) Investments (Endowment)

St Edmundsbury and Ipswich Diocesan Board of Finance are Trustees for the Nellie Louisa Middleditch Trust which is an endowment fund invested in CB Fixed Interest Securities :-

Value @ 01.01.2025	£ 7,482
Realised gain / Unrealised change on revaluation	£ <u>184</u>
Value @ 31.12.2025	£ <u>7,666</u>

	Cost £	Value at 31.12.25 £	Value at 31.12.24 £
CB Fixed Interest Securities – 5,018 shares	7,125	7,666	7,482

5(b) Tangible fixed assets

All purchases of assets are authorised and minuted by the PCC.

All individual assets costing less than £2,000 and paid for in full, are treated as expenditure in the year.

There were no purchases of Fixed Assets costing £2,000 or more in 2025; all previous expenditure on such assets has been fully depreciated.

6. DEBTORS & PRE-PAYMENTS

	2025 £	2024 £
Income Tax Recoverable	10,821	4,965
Accrued Interest	2,902	2,467
Sundry Debtors	<u>1,087</u>	<u>2,120</u>
	<u>14,810</u>	<u>9,552</u>

The increase in Debtors between 2024 and 2025 is mainly due to the higher amount of Income Tax Recoverable (Gift Aid) outstanding at 31.12.25, and interest owing but unpaid at year-end - these are included in the 2025 Accounts as they are relevant to this financial year, as per the Accruals method of accounting we use.

7. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Church Running costs	1,235	1,115
Diocesan Fees	-	-
Other Creditors	<u>470</u>	<u>725</u>
	<u>1,705</u>	<u>1,840</u>

Other Creditors includes the Independent Examiner's remuneration of £95 (£95 in 2024). Outstanding debts at 31.12.25 are included in the 2025 Accounts only if they are relevant to this financial year, as per the Accruals method of accounting we use.

Parochial Church Council, St Andrew Rushmere

Notes to the Financial Statements for the year ended 31 December 2025

8. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total
	£	£	£	£
<u>2025</u>				
Fixed Assets	-	-	7,666	7,666
Current Assets	77,187	190,769	-	267,956
Current Liabilities	<u>(1,515)</u>	<u>(190)</u>	<u>-</u>	<u>(1,705)</u>
	<u>75,672</u>	<u>190,579</u>	<u>7,666</u>	<u>273,917</u>
<u>2024</u>	<u>91,775</u>	<u>73,741</u>	<u>7,482</u>	<u>172,998</u>

9. GENERAL (UNRESTRICTED) FUND

The General Fund is used to meet the expenses of running the Church and to provide a fund to draw on to meet commitments when fundraising falls short. This account represents the balance of previous years when income has exceeded expenditure; in 2025 the balance of this General Fund remains at £39,000 at the year-end to comply with the PCC Reserves Policy (see Page 4).

The Unrestricted Surplus of £4,468 has been added to the Designated Fabric Fund (see Note 10 below) to help cover the future costs of our Church Heating project - see the Transfer between Funds in the expanded SOFA (Page 19).

10. DESIGNATED FUNDS

	Balance at 01/01/2025	Movement in 2025	Balance at 31/12/2025
	£	£	£
Fabric Fund	22,618	2,098	24,716
Reserve Fund	21,000	(11,630)	9,370
Youth Worker (ex. Strong) Fund	7,166	(6,569)	597
Tyler Mission Fund	192	(192)	0
Tenor Bell Appeal Fund	<u>1,799</u>	<u>0</u>	<u>1,799</u>
	<u>52,775</u>	<u>(16,293)</u>	<u>36,482</u>

These funds represent unrestricted donations and bequests received which the PCC have earmarked for specific purposes. They can be un-designated, or re-designated, by the PCC at any time.

Fabric Fund - Donations & bequests for the upkeep of the Church and Hall; used for Church Heating project costs in 2025 (£2,370), and increased by 2025 Unrestricted Surplus of £4,468 (see Page 15).

Reserve Fund - Two extremely generous donations totalling £21,000, increased in 2025 by two bequests of £2,000, have been used to fund our new audio-visual system and screen in church (£15,630).

Youth Worker Fund - Bequest from the Estate of William Strong, to meet the cost of youth work (see Note 4).

Tyler Mission Fund - Monies from Tom Tyler funeral collection, used to help fund 2024 / 2025 May Festivals.

Tenor Bell Appeal - During 2004 a project was instigated to raise money to purchase and install a new tenor bell. The balance of £1,799 is held to support future maintenance and repair of the bells.

Parochial Church Council, St Andrew Rushmere

Notes to the Financial Statements for the year ended 31 December 2025

11. RESTRICTED FUNDS

	Balance at 01/01/2025	Movement in 2025	Balance at 31/12/2025
	£	£	£
Fabric Fund	17,034	(1,315)	15,719
Roof Appeal Fund	11,376	(3,179)	8,197
Organ & Music (incl. Choir Fund)	11,739	(191)	11,548
Bell Fund	3,368	(210)	3,158
Churchyard Fund	4,198	(980)	3,218
Local Evangelism Fund	17,911	(3,533)	14,378
Ministry Development Fund	-	126,877	126,877
Youth Fund	5,671	(84)	5,587
Toddler Group	1,385	(264)	1,121
Organ Teaching Fund	204	-	204
Flower Fund	855	(93)	762
	<u>73,741</u>	<u>117,028</u>	<u>190,769</u>

These funds represent monies given to, or raised by the PCC, for a specific purpose. Any use of these funds has to be in line with the purpose stated at the time of the donation.

Fabric Fund - Donations for the upkeep of the Church and Hall fabric.

Roof Appeal Fund - Money received to be used for the repair of the north Nave and Aisle roof. The remaining balance of £8,197 at 31/12/25 will be held over for further roof-related projects.

Organ & Music Fund - Funds retained following the restoration of the Church organ, plus funds specifically raised for the future maintenance of the organ or Church pianos; and funds for the provision of church music.

Bell Fund - Bequest to be used for future maintenance and repairs.

Churchyard Fund - Money given for the upkeep of the churchyard.

Local Evangelism (incorporating Mission) Fund - For the provision of mission to the parish of St Andrew Rushmere and the local area, and principally used to fund the 2024 / 2025 May Festivals.

Ministry Development Fund - An extraordinarily generous £125,000 donation; future use is under discussion.

Youth Fund - Donations towards the PCC's youth work.

Toddler Group - Monies received from the term-time subscriptions for StAR Toddlers Group activities.

Organ Teaching Fund - For the provision of teaching selected young people to play the Church organ.

Flower Fund - For the provision of flowers within the Church.

12. ENDOWMENT FUND

Bequest Nellie Middleditch – Capital perpetual – object of keeping the churchyard in good order, and in particular the grave space and memorial stone of Rose Alice and George Thomas Middleditch. Interest of £261 received (£188 in 2024) is transferred to the Churchyard Restricted Fund, as per the Charities Act 2011. The value of the Endowment Fund at 31/12/2025 was £7,666 (£7,482 as at 31/12/24) - see note 5(a) on page 22.