



2025 ANNUAL REPORT AND FINANCIAL STATEMENTS

The Parochial Church Council of
St. Andrew's Church, Hempstead

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2025 Report and Financial Statements for the Parochial Church Council of St Andrew's Church, Hempstead

2025 Trustees Report

Introduction

The 2025 report and associated financial statements covers the accounting period of January 1, to December 31, 2025. Given the gross income of St. Andrew's Parochial Church Council (PCC) the accounts are prepared on a 'receipts and payments' basis per the rules defined in the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006. All figures are rounded to the nearest pound in the body of the report with exact sums reserved for the financial statements.

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*" as defined by the Charities Act 2011. Throughout this report PCC is used in lieu of Trustees. As they are entrusted with the PCC's funds each member of the PCC must:

- Always act responsibly;
- Ensure that all decisions are taken for the benefit of the PCC;
- Always act in accordance with the governing documents, principally The PCC (Powers) Measure 1956 as amended by the Ecclesiastical Property Measure 2015;
- Not seek personal benefit

Aims and Purposes

St. Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend David Sheppard, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community of St Andrew's. The PCC maintains an overview of worship in the parish and strives to ensure our services and other Church activities can welcome and involve all that live within our parish.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Andrew and ensure its lasting place at the heart of the parish. The Church contains nationally important monuments and so the PCC are also concerned with their upkeep.

Achievements and Performance

Worship and Prayer

Following the resignation of the Reverend Gerwyn Capon in August 2024 the benefice was interregnum until the installation of the Reverend David Sheppard in July 2025 as Rector of the Benefice.

The Church of St Andrew is one of five in the Benefice and as such services are held in rotation with the other Churches. As part of this rotation services have been taken by Graham Cook, the Reverends Chris Brown and Susannah Lacon, and since his installation, the Reverend David Sheppard.

In the year a total of 22 services (up from 15 in 2024) were held:

- Communion 13
- Praise 5
- Funerals 3
- Interment of Ashes 1

A service of nine lessons and carols was held as usual on Christmas Eve, and the Church was full to capacity. This popular service is important in bringing the parish community and particularly children into the Church. It is also a significant source of donations to continue the activities of the Church.

For the first time in recent years a Patronal service was held with St Andrew's Day falling on a Sunday.

At present there are 18 parishioners on the Church Electoral Roll, which is unchanged from last year.

The average attendance was 19, but this number increased at festivals and, in particular, at the Christmas Eve service.

The Church Fabric

Maintenance of the fabric of the church of St Andrew remains a key focus for the PCC.

The present building was begun circa 1330, and the church was consecrated on 8th January 1365, by Simon of Sudbury, then Bishop of London. Around 1650, Eliab Harvey, brother of the famous Doctor William Harvey (discoverer of the circulation of the blood) excavated a crypt for the family coffins and built over it a chapel and schoolroom (now the vestry) and shortened and rebuilt the chancel in brick.

In 1882 the 15th century tower collapsed rendering the church unusable until 1888, after a restoration programme (without a tower) had been completed. In 1933 the Harveian Society of London gave money for the rebuilding of the tower, but this was insufficient

and it was not until 1962 that the tower was completed, which means that elements that were then modern are now approaching the end of their life

In 1883 the Royal College of Physicians removed William Harvey's coffin from the crypt and placed it in a Carrara marble sarcophagus in the Harvey chapel, leaving 49 other members of the family in the crypt in lead coffins. The maintenance of the chapel with its monuments and crypt are of great importance to the PCC.

The quinquennial was completed in late 2024 and the PCC are considering the contents of the report that followed and prioritising its recommendations. Aside from the issue of the roof discussed below, a small beam in the Harvey crypt is likely to need attention next year.

The main concern of the PCC has been the water tightness of the structure and fundraising is ongoing to allow for repairs to the roof (as identified in the quinquennial) and installation of bat tiles. Whilst not all the funds have been raised the work will be conducted next year. A very successful musical evening called 'Raise the Roof' was held to raise funds for this work. The PCC is indebted to the efforts all involved in putting this event on.

The regular inspection and maintenance of the lightning rod and servicing of the heating system have been completed. The next electrical survey is due in 2029.

The clock installed in the tower as part of its rebuilding in 1961/62 has been the source of concern for quite some time particularly with respect to poor timekeeping and issues following power cuts. The PCC were also dissatisfied with the servicing conducted by Gillet and Johnston Ltd and therefore terminated the agreement with them.

In conjunction with James Ltd of Saffron Walden (who supplied the clock which was made by Twaites and Reed of London) David Cox has kindly undertaken a refurbishment and thorough cleaning of the clock and dial works at no cost to the PCC and the clock should be running soon. One issue that has been identified is that a wooden work way added to the belfry has, it seems, prevent adequate access to the dial works for routine servicing. This will be addressed soon. The lighting within the belfry has also been returned to working order.

Areas of woodworm have been found and addressed in the tower but also furniture within the vestry needs to be assessed and a decision taken on whether to treat and repair or dispose of the items if they are not of monetary or historical value.

The PCC are undertaking a review of the Church health and safety policy and its risk assessments. It was identified that the vertical ladders within the tower are a particular risk in need of control. Whilst access to the tower is restricted by a locked door at ground level it is possible that people may be left unattended at the ringing floor from which the

first ladder rises. It was thought that bell ringers may, wishing to see the bells or attempt to fix a problem, may climb that ladder without adequate training or a\appreciation of the risks. To prevent such the PCC authorised an expenditure of £194 to purchase a lockable ladder guard to prevent such unauthorised access.

Fundraising

This year a hugely successful musical evening, called Raise the Roof, was held at the Church to raise money for the roof repairs. The music was provided by the enormously talented Nick and Zoe Antoniou (both from Hempstead) and the equally talented Joanna Eden from Saffron Walden. Tickets for this evening were sold both locally and via Joanna Eden's website. Drinks were sold by Kevin Jarman with the profit donated to the event, and food was provided by Melanie Byrant.

We thank all involved tremendously. Special thanks go to Julie Jarman and Evi Antoniou-Tibbitts for organising, and of course to Nick, Zoe, and Joanna as without the generous sharing of their immense talents the evening could not have occurred. In total this event raised £2,119 and importantly brought many more people to the Church.

The PCC decided to invest in means of taking more digital donations. Whilst the parish giving scheme allows for such it is used more for planned-giving rather than donations made in the moment. With the reducing use of cash in society, it was thought that the investment in a card reader would pay for itself in a short time. This alongside the use of QR codes, and the ability to take card payments on the mobile phones of designated 'champions' greatly increases the opportunity for giving. It will be especially useful for sales at various events. The device cost £400 and at the Christmas Eve service took almost £70.

Financial Review

Total receipts on unrestricted funds were £11,757 of which £6,090 was unrestricted voluntary donations, and a further £1,189 was from Gift Aid. Restricted donations of £326.61 were also received and are detailed in the Financial Statements.

Total income was £13,876, which was up 42% compared with last year. This was in the most part due to the 'Raise the Roof' event and other fund raising for the roof. Without this the increase was 20% which in turn was primarily due to the number of funerals held this year. The underlying income was flat year-on-year although some general income may have been diverted by donors to the roof fund.

£5,706 was spent from unrestricted funds to provide the Christian ministry from St. Andrew's Church. This included £4,320 in contribution to the diocesan parish share that largely provides the stipends and housing for the clergy. We have continued to underpay our share as the request is around £8,197 per annum. In 2024 we paid £5,370

albeit that contributed to a deficit of £1,614 that year. In 2023 we contributed £8,051 (the full amount) and had a deficit of £2,843. This year's surplus is only as a result of the number of funerals and the interest on our reserves.

The sum that the churches in the deanery must find is shared between the churches according to a formula that is based mainly on a head count of the congregations. Our current share is based on 10.58% of the request upon the Benefice, and a meeting is planned to discuss an equitable split across the parishes given the rapid population growth of Thaxted in comparison to the villages. In context our parish has around a tenth the population of Thaxted.

The maintenance of the fabric of the church and insurance of it totalled £4,471. The largest part of this, and indeed the greatest expense save for the Parish Share, was insurance in the amount of £2,933. There is very little that the PCC can do to reduce this amount given the nature of the church, but the PCC does engage with the insurer's risk team to ensure that all that can be done is done.

The net result for the year was an excess of receipts over payments of £1,267 on unrestricted funds. Adding bank and deposit balances brought forward at the beginning of the year, the balances carried forward at December 31, 2025, unrestricted funds totalled £22,353 of which £1,200 (the surplus for the year) has been set aside to add to the restricted funds of £3,334 to meet the costs of the roof repairs and is carried forward as a designated fund.

The PCC notes that the VAT reclaim scheme for building works (over £ 1,000) will end at the start of April 2026, meaning that repairs after this time will attract VAT.

Reserves Policy

Whilst St Andrew's has reserves which amount to around two years of expenditure the PCC remain concerned that the reserves could be swallowed up by any unexpected significant works. It is also of concern that significant proportions of the voluntary income come from only a handful of people. With this in mind the PCC have adopted a reserves policy with the longer-term financial security of the St Andrew's at the fore.

It is PCC policy to try to maintain a balance on unrestricted funds, that are not invested, which equates to at least six months unrestricted payments. This is equivalent to £5,000. It is held to smooth out fluctuations in cash flow and to meet emergencies. The cash balance of £5,557 held on unrestricted (including designated) funds at the year end, together with the amounts payable to and by the PCC, was just over target.

The PCC received a legacy of £33,500 some years ago and this forms the backbone of the invested reserves that the PCC holds. These funds are held in CCLA Church of England Deposit Fund and now stand at only 50% of the original sum as they have been drawn

upon periodically. It is important to note that the interest income generated by this fund is an important part of the unrestricted income of the Church. It is the PCC's policy to allow the deposit to increase over time, adding to it if possible, and not to draw upon this for the normal running costs of the St. Andrews Church. If the PCC were to use this to pay the full Parish Share request (for example) then this reserve would likely be depleted in three to four years leaving the church in a parlous position. The PCC is currently considering moving some of this reserve into an investment fund to maximise income whilst maintaining an acceptable level of risk.

The balance of £3,334 in the Fabric restricted fund is retained towards meeting the cost of the roof repairs detailed above.

Volunteers

We would like to thank all the volunteers who work so hard to make our church welcoming, and open as an important part of the parish community. In particular, we mention:

- Frank Bannister for his service as Treasurer and long service as Acting Treasurer, and Tim Boyden for his independent examination of our financial reports.
- Pat Beaton, Margaret Nain and Julie Jarman who consistently provide flowers to decorate the church and those who also help clean and decorate the church for special occasions including Helen Tapscott and Sandy Turkentine.
- Emily Harrison who has maintained the flower beds around the Church.
- Julie Jarman for continuing to run the 100 Club.
- Hempstead Village Hall Committee, and particularly Diana Frost, who loan the church a large number of Christmas decorations each year.
- Hempstead Parish Council for their continued covering of the costs of grass cutting around the church, Nick Turkentine who also cuts the grass, and all those volunteers who help towards the upkeep of the churchyard.
- Paul Davies and the other organists who play at our services who, alongside the bell ringers, who we also thank, bring the Church to life.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Andrew's the membership of the PCC consists of the incumbent, churchwardens (albeit the positions are vacant), and members elected by those members of the congregation who are on the electoral roll of the church. All those who

congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC.

The PCC met only twice during the year with good attendance at both meetings. It is hoped that the PCC will meet more frequently in the future now that we have an incumbent.

Administrative information

St. Andrew's Church is situated on Church Hill, Hempstead. It is part of the Benefice of Thaxted, the Sampfords, Radwinter and Hempstead, which is in the Diocese of Chelmsford within the Church of England. The correspondence address is:

The Vicarage,
Watling Lane,
Thaxted,
Essex, CM6 2QY.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and a charity currently excepted from registration with the Charity Commission. PCC members who have served at any time from January 1, 2025, until the date this report was approved are:

Ex Officio members:

- Incumbent: The Reverend David Sheppard (Chair) (From July 7, 2025)

Elected members:

- Mr Graham Cook (Vice-Chair)
- Mrs Pat Beaton
- Mrs Meryl Haylock (Electoral Roll Officer)
- Mrs Julie Jarman
- Mrs Melanie Bryant (from April 9, 2025)
- Mr David Cox (Treasurer) (From April 9, 2025)

Until David Cox was elected as treasurer the post had been vacant. The PCC are indebted to Frank Bannister who had continued to act as treasurer despite having retired.

At present there are no Church Wardens.

Financial Statements

Statement of Assets and Liabilities December 31, 2025

Statement of Assets and Liabilities at December 31, 2025.

Monetary Assets	2025 Total Funds	General Funds	Restricted Funds	2024 Total Funds
Barclays Community Account	£5,409.20	£3,290.08	£2,119.12	£2,059.07
Barclays Buisness Account	£0.54	£0.54		£18.47
Saffron Building Society (Fabric Fund)	£1,215.11		£1,215.11	£1,206.56
CCLA C of E Deposit Account	£16,735.87	£16,735.87		£18,948.74
Accounts Receivable	£1,608.00	£1,608.00		
Cash in Hand	£1,419.54	£1,419.54		
Cheques in Hand	£250.95	£250.95		
Total Assets	£26,639.21	£23,304.98	£3,334.23	£22,232.84
Monetary Liabilities				
Unpaid Administrator Cost	£951.93	£951.93		
Total Liabilities	£951.93	£951.93		
Net Assets	£25,687.28	£22,353.05	£3,334.23	
Increase in Assets 2024 - 2025	£3,454.44	£1,326.77	£2,127.67	
Receipts over Payments 2025	£3,162.69			

Notes:

1) The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.

2) The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities: Movable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal.

3) The fabric fund represents accumulated donations and appeals for fabric maintenance, which can only be spent for that purpose.

4) Restricted funds represent accumulated donations and appeals for specific purposes and can only be used for those purposes.

Approved by the PCC at the Annual Parochial Church Meeting held at St Mary's Radwinter on May 3, 2026, and signed on behalf of the PCC by David Cox and the Reverend David Sheppard.



David Cox
Treasurer



The Reverend David Sheppard
Incumbent / Chair

Receipts and Payments Year Ending December 31, 2025.

Receipts and Payments Year Ending December 31, 2025.

	<u>2025</u>	<u>2024</u>
<u>Voluntary Receipts</u>		
Collections	£1,173.38	£859.72
Planned Giving	£329.97	£277.50
Parish Giving Scheme	£3,707.94	£3,823.25
Other Regular Giving	£520.00	£120.00
Gift Aid Claimed	£867.71	£1,048.48
	£6,599.00	£6,128.95
<u>Other Voluntary Receipts</u>		
Donations	£308.91	£75.00
Donations Restricted	£326.61	
Floor Safe	£49.96	£36.10
	£685.48	£111.10
<u>Receipts from Investments</u>		
Bank Interest	£795.75	£1,005.22
	£795.75	£1,005.22
<u>Receipts from Activities Generating Funds</u>		
Fees	£2,277.00	£1,140.00
Rent and Wayleaves	£687.10	£678.93
Miscellaneous		£70.00
Christmas Card Exchange	£317.50	£267.00
Cake Stall	£70.00	£233.00
100 Club	£420.00	£140.00
Fabric Fund for Roof	£1,792.51	
	£5,564.11	£2,528.93
Total Receipts for 2025	<u>£13,644.34</u>	<u>£9,774.20</u>
<u>Church Activities</u>		
Diocesan Quota	£4,320.00	£5,370.00
Clergy Expenses	£122.67	
Benefice Expenses	£951.93	£1,008.00
Diocesan Fees	£311.00	£141.00
	£5,705.60	£6,519.00
<u>Fabric and Churchyard</u>		
Building Repairs/Maintenance	£976.58	£1,419.60
Heating/Lighting/Water	£561.03	£676.43
Insurance	£2,933.45	£2,772.91
	£4,471.06	£4,868.94
<u>Miscellaneous Expenses</u>		
Bat Conservation Trust	£150.00	
Other Expenses	£154.99	
	£304.99	
Total Payments	<u>£10,481.65</u>	<u>£11,387.94</u>
Income Over Expenses Excess (Shortfall)	£3,162.69	(£1,613.74)
Bank Balances as at January 1	<u>£22,232.84</u>	<u>£23,846.58</u>
Bank Balances as at December 31	<u>£26,639.21</u>	<u>£22,232.84</u>
Increase (Decrease) in Reserves	£4,406.37	(£1,613.74)

Adoption of 2025 Trustees Report

The Trustees Annual Report and Financial Statements have been compiled by the PCC Treasurer and presented to the PCC at the meeting held at St Andrew's Church Hempstead on April 21, 2026.

Signed:

A handwritten signature in black ink, appearing to read 'D Cox', written in a cursive style.

David Cox (Treasurer)

The Trustees Annual Report and Financial Statements have been adopted by the PCC at the meeting held at St Andrew's Church Hempstead on April 21, 2026, and signed on their behalf by:

Signed:

A handwritten signature in black ink, appearing to read 'D Sheppard', written in a cursive style.

The Reverend David Sheppard (Chair)

The Trustees Annual Report and Financial Statements having been adopted may now go forward to the Annual Parish Council Meeting.