



ST MICHAEL AND ALL ANGELS

BEDFORD PARK

PAROCHIAL CHURCH COUNCIL ANNUAL REPORT AND ACCOUNTS FOR 2025



St Michael and All Angels
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<https://smaaa.org.uk>

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This document pertains to the Parochial Church Council of the Ecclesiastical Parish of St Michael and All Angels Bedford Park, London, registered charity number 1133805.

Throughout the document we refer to the charity by the shortened names: St Michael and All Angels Parochial Church Council, or St Michael and All Angels PCC.

St Michael and All Angels Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, Father Kevin Morris, in promoting within the ecclesiastical parish the whole mission of the Church – pastoral, evangelistic, social, and ecumenical. This includes particular responsibility for the administration and finances of the parish, the acquisition and management of church property, the approval of an annual budget, and the care, maintenance, preservation, and insurance of the fabric of the church and its grounds, together with its goods and ornaments. All this is done within the framework of the church's mission statement:

St Michael's exists within the Anglo-Catholic tradition to offer worship to God, to proclaim the Gospel and to share the experience of the love of God with all people."

1. The PCC

Members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (APCM) to serve a term of three years, in accordance with the Church Representation Rules. In 2025 the PCC included three deanery synod representatives, who are entitled to sit on the PCC. The PCC is registered as a charity with the Charity Commission and members of the PCC are trustees of the charity.

Since the last APCM on 27 April 2025, the members of the PCC have been:

Ex-officio Members of the PCC

Incumbent	Father Kevin Morris: chair
Curate	Father Brandon Fletcher-James (until June 2025)
Churchwardens	Mrs Christina Whiteway: vice-chair Mr. Peter Haigh
Deanery Synod Representatives	Mrs Helen Wareham Mrs Anne Mower (also elected member) Dr Alison Baker: Secretary

Elected Members of the PCC	Mrs. Amanda Bradley: treasurer until January 2026 Mr Jan Vermooten Mr Jim Russell Ms Martyn Schofield Mrs. Helen Simkin Ms Win Mensah-Larbie Mr. James Duckworth Mr. Hugh Johnson
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Co-opted Members of the PCC	Mrs Judy Donner: co-opted November 2025, treasurer January 2026.
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The Standing Committee and other Groups.
The PCC is assisted in its work by a Standing Committee and several other groups which help organise key areas of work:

-The Standing Committee: this is the only committee required by law. It is made up of the Vicar, the Wardens, the Treasurer, and the Secretary. The PCC delegates to the Standing Committee the

power to transact agreed items of business between meetings.

- The Charities Group: co-ordinates the church's charitable giving.

-Young St Michael's: covers matters relating to children's worship.

-Baptism Visitors Group: undertakes baptismal visits and preparation.

Sides-people: welcome people to services and support the smooth running of the services.

The mission of the church is also supported through a number of other groups including altar servers, gardeners, flower arrangers, brass cleaners, hospitality teams, two choirs and teams of stewards for events.

2. Public Benefit

The church not only serves the congregation but also the local community in Chiswick by:

- Being open to the public daily to provide a space for worship, personal prayer or quiet reflection.
- Providing a venue for community groups, concerts and functions, and by providing additional space for a local school.
- Organising the Bedford Park Festival and the Chiswick Book Festival, which attract hundreds of local people, provide entertainment and education, and offer local businesses and charities an opportunity to showcase their work. The proceeds of these festivals are shared between selected charities and the church.
- Fundraising for a number of charities each year.
- Publishing a weekly, online newsletter giving notice of church services and meetings, and publicising other community events.

3. Church Achievements and Performance

Major Church Events

St Michael and All Angels (SMAAA) continued to have a well-attended programme of services and events in 2025. We marked all the major feast days of the Anglican Church, usually with a choral Mass. Our Sunday Mass continued to be live-streamed and there is a service

each weekday and an evensong on Sundays.

There were three candidates for confirmation in February: the celebrant and preacher was the Right Reverend Dr Emma Ineson, the Bishop of Kensington.

Our programme for Lent 2025 included a series of talks exploring the Nicene Creed and the regular "Guess Who's Coming to Dinner" talks by members of the congregation. Groups of parishioners made guided visits to a local Jewish Synagogue and to the Russian Orthodox church. On Palm Sunday evening there were readings and prayers on the theme of the Stations of the Cross, with piano music played by Mark Viner. On Easter morning around 90 people, together with the choir and clergy, gathered outside the church for the Easter dawn vigil. This was followed by a well-deserved hot breakfast!



This year our Mass on the Green fell on Pentecost Sunday and the preacher was Fr. Kevin Morris. Later in June, on the feast of St Peter and St Paul, Fr Brandon Fletcher-James preached at his last Mass at SMAAA before moving to a new parish.

Eleven pilgrims from St Michael's travelled to Walsingham in July. The journey always includes a stop to hear Mass; this year at Wymondham Abbey. Later in the year a number of people from

SMAAA joined a pilgrimage to Avila led by Fr Fabrizio.

For the first time this year, SMAAA joined other Anglican churches in hosting 'Come to Church Sunday.' The congregation invited friends who do not normally attend church, to a choral Mass designed to encourage participation by people who are less familiar with the liturgy. The numbers in the congregation that Sunday were notably higher than usual. There were very positive comments on the warm, friendly and cheerful atmosphere. The preacher at our patronal festival in September was the Rt Revd Christopher Lowson, Honorary Assistant Bishop in the Diocese of London. The festival included a procession and choral Mass and the children enthusiastically enacted the skirmish between St Michael and the angels, and the devil in the form of a dragon.

During this service the Bishop blessed a new icon of the Transfiguration and a jewelled cross above the altar in the All Souls chapel. The chapel has been refurbished this year, paid for by a generous bequest made by Maureen Everett who died in 2016. The refurbishment includes a new aumbry for the Holy Oils, given in memory of Fr Graham Morgan, who died in 2024, and his partner Ray Willetts. The icon is in memory of his parents and the jewelled cross was donated in memory of Simon Cherry who died in 2023. His family attended the blessing.

Remembrance Sunday this year marked the 80th anniversaries of VE Day and VJ Day. An exhibition in the church recorded the involvement of local residents and buildings in WW2. During Mass an Act of Remembrance was held at the Bedford Park memorial seat.

The church was beautifully decorated for Christmas. At the Christmas services it was packed with those who worship

regularly at St Michael's as well as many who feel drawn to the Church at this special time of the year.

Refreshments after Sunday Mass are an important way of building the community of SMAAA. We are grateful to our coffee team who work very hard to offer hot drinks to the congregation, and biscuits and soft drinks for children.

During the year we mourned the loss of several parishioners, including Christopher Coutts, Paul Hussey, Hugo Williams, Shirley Hudnott and Amanda Ward. We remember them with affection and with thanks for their contribution to the life of the church.

Our main church events and many of our outreach events have been recorded in a fascinating photographic archive created by Jim Cox. Some of his pictures appear in this report and others are on our website.

Church Attendance

Average attendance at Sunday Mass during 2025 was around 135 adult worshippers, a slight increase on the previous year. This does not take into account the numbers joining services online.



The Electoral Roll

The Electoral Roll is the official register of those qualified to attend and vote at the Annual Parochial Church Meeting, where elections are held for the PCC and for representatives on the Deanery Synod.

The Electoral Roll for 2025 stood at 222, a fall of 76 over the previous year. There were four new members and three members died. The drop in numbers was due to people failing to sign on again when the roll was renewed in the spring. Plans are in hand to follow up people who have not rejoined the roll.

Shelagh Coutts has taken over as our electoral roll officer this year and we should like to thank her for her work.

Diocese and Deanery

The Diocese of London reports that it is the largest in the Church of England, with over 400 churches serving a diverse population of 4.2m north of the Thames and west of the river Lea.

The London Diocesan Fund (LDF) serves, supports and resources all parts of the Diocese. The Ministry team supported the formation and development of 540 paid clergy, 204 self supporting clergy and 114 Licensed Lay Ministers. The Housing team completed over 3,000 repairs to housing for the stipendiary clergy, alongside major retrofitting to improve housing quality and energy efficiency, contributing to net zero goals. Safeguarding practice was further strengthened, with 95% of parishes now using safeguarding dashboards.

There were three meetings of the Hounslow Deanery Synod in 2025. All were in-person. The topics covered were:

- Cross-Cultural Mission
- The "Grow" Course and Vocations
- Safeguarding.

The Sacristy

The vestments, vessels and other articles required for our worship are kept in the sacristy. This is located at the top of the stairs which are near the church back door. Anyone is welcome to go and have a look – just check first with clergy or the sacristan.

The sacristan, Anne Mower, and the Master of Ceremonies, Cathie James, work closely together. They have supported each other for many years, meeting frequently to ensure they are well prepared for upcoming services.

Succession planning is a major concern because Anne has been in post for 20 years. It is unlikely that any one person will be able to offer the requisite time and commitment and it is likely to be a shared role. Anyone interested in finding out more about the sacristy work, would be welcome to talk to Anne or to Fr Kevin.

Anne writes that she would like to record her thanks to Cathie James for all she does to make her work easier. She would also like to express her appreciation to Gill Stevens for her help in setting up for services, and to Mark Viner who helps with the laundering of the altar linen. And of course, thanks are due to Anne for her meticulous work over so many years.

Altar Servers

In 2025 the altar servers have continued to provide liturgical support for all Sunday Masses, Benediction, and weekday feast days plus baptisms, weddings and funerals. It is currently an adult ministry as a full Young St Michael's programme makes it difficult for youngsters to offer additional commitment. The team remains steady at 13 in number plus the Master of Ceremonies who is also the head server. This year there was one new member and one server left the team.

The seamless liturgy for which St Michael's has a high reputation, depends on considerable preparation and liaison with other groups, involving several

hours a week and often requiring quite heavy physical tasks. Three of the senior servers undertake the head server's role from time to time at Sunday Masses but, looking to the future, ways need to be found in which all the responsibilities and workload can be reviewed and shared.

The tasks of the altar servers are dependent on the work of the sacristan.



Cathie writes that she is very fortunate and grateful to have such a supportive colleague. Importantly for the smooth running of services, she and Anne together have around 40 years of experience to share!

Thanks go to Cathie and all the altar servers for the part they play in making services at St Michael's so special for so many, both regular attenders and the wider community.

Young St Michael's

Our ministry to children and young people has flourished over the past few years.

Young St Michael's continues to provide free activities for children aged 0 – 18 on

Sunday mornings. We have an overflowing creche at the moment, and around six children each week in Children's Church and ten in Youth Church.

Little Angels for pre-school children and their carers meet Wednesday mornings during term-time for singing, play and socialising.

Our thanks go to Ros Lister who runs the creche and Tassy Russell who runs Little Angels. We are particularly grateful to Miriam Morris who co-ordinates Young St Michaels, and to the members of the congregation who support these activities, which introduce our young people to the SMAAA family and foster their spiritual growth.

Church Flowers

At St Michael's we have a loyal team of flower arrangers, led by Judy Donner and Sue Johnson. We are indebted to them for ensuring that, outside of Lent and Advent, the church is adorned appropriately.

In 2025 there were around twelve religious festivals, together with fourteen baptisms, four weddings and three funerals. The flower arrangers try to make sure that the flowers are sympathetic to each of these occasions.

During the year the cost of flowers has continued to rise. Whilst we get a discount from Wheelers, purchases from them are supplemented with less expensive offerings from supermarkets. The team has worked successfully within the same budget for a number of years in spite of the challenges. The greatest expense occurs during Easter and Christmas. We ask for donations for the Easter lilies in memory of loved ones and the foliage used is primarily donated.

Ever conscious of the environment, the team has gravitated to using vases for the majority of the year round arrangements. Biodegradable oasis is used when it is required.

The Church Gardens

The garden around the church is maintained by a team of gardeners led by Marjolein Van Kampen. In 2025 they met once a month to ensure that the garden is well maintained so that it can be enjoyed by everyone in the local community. Their work mainly involves weeding, pruning, and leaf raking. The team includes some experienced gardeners as well as some who appreciate guidance from others. The gardeners are a very social group and held their annual coffee and cake morning in January. They are very much looking forward to maintaining the Memorial Garden once it has been completed.

Music at St Michaels

Music plays an important part in the life of St Michael's. There are at least three sung services every week: Mass, Evensong and Compline with singing led by members of the choir. We are grateful to Anne Mower and John Leeds for maintaining this pattern of worship.



The adult choir sings at major feasts as well as Mass and Evensong once a month. We are grateful to them for the time and care they take to enrich our services with music, and to the extra singers and instrumentalists who join us for services such as the Festival Mass. The choristers are our children's choir. They sing at family Masses once a month and rehearse every week. They sing delightfully while learning chorister skills

like listening to each other and moving together.

The organ continues to be a beautiful and reliable instrument for leading our worship. Our thanks go to William Brooke, Oliver West and other organists who played during 2025. The audience for the monthly lunchtime organ recitals has been growing this year. We welcomed recitalists from this country and abroad, and we appreciated the time they put into preparing interesting programmes.

St Michael's is enormously grateful to Jonathan Dods for all that he does in planning, playing, conducting and generally supporting this very important aspect of our ministry and outreach.

4. Outreach

SMAAA welcomed in the New Year 2025 with a lively Viennese concert presented by the Strauss Orchestra of London. This is becoming a regular event, raising funds for charity and for the church.

The Bedford Park Festival

In 2025 the festival celebrated 150 years of Bedford Park. The festival organiser is Nicola Chater and profits are divided among selected charities and SMAAA.



Green Days is the church's summer fete. involved stalls run by volunteers from St Michael's and other charities, activities for children, a craft fair and a refreshment tent. This year the beer tent

was run by Glenn Francis, working closely with John Higginson and The Tabard. A succession of musical acts provided by local groups entertained the crowds throughout the two days. Unfortunately, the weather was particularly inclement on the first day and the decision had to be taken to close the Green early.

Organising Green Days is a major operation involving weeks of planning and careful management. Our thanks go to Nicola Chater, Chris Bradley, the site manager, Torin Douglas, who organises sponsorship, and the many volunteers who carried out essential tasks behind the scenes.

The Bedford Park Arts Festival runs over two weeks and offers music, drama, poetry, talks and visual art. Besides the perennial favourites such as the Open Gardens and the Juritz concert, new types of events have been introduced in recent years. These included shorter performances by young musicians who also ran workshops for local schools, and relaxed events for young and old. There was also a children's chess tournament, a literary walk based around the local haunts of W.B. Yeats, and a celebrity organ concert.

Chiswick Book Festival

The 17th Chiswick Book Festival, directed by Torin Douglas on behalf of St Michael's, took place in September. Talks on politics and history were particularly popular and included Alan Johnson, Reeta Chakrabarti, Lyse Doucet and William Dalrymple. Ticket income was almost a record with 14 events sold out, more than ever before. Audiences commented favourably on the improved sound system. A reduced number of venues were used and this made it easier for ticket holders to move between events.

The festival was supported by a large team of volunteers from St Michael's and from the wider community. Our thanks

are due to all of them, and particularly Torin Douglas, Jenny de Montfort, and Shelley Hasseldine for the work they put into this event. It was the last festival with Jo James as programme director and we very much appreciate her invaluable contribution over the years.

The Chiswick Book Festival once again raised a significant amount of money for the church and for literary charities.

SMAAA Fund Raising for Charities

2025 was a very successful but challenging year for the Charities Group, chaired by Margaret Hill. They raised a very respectable £9,740 for our core charities – The Upper Room, Chiswick Crosslight and the McCabe Educational Trust – and for the Lent Charity, Pipal Tree. But the Group had to work particularly hard as there were a number of resignations in the year.

The first fundraising activity of 2025 was the Lent Appeal for Pipal Tree. The charity supports work to restore the degraded environment in Nepal and in so doing, to help the poor people who are struggling to live there. The congregation gave handsomely to support Pipal Tree and were particularly impressed by a presentation given by Pipal Tree at the Lent Lunch. We would like to thank members of the congregation who helped provide the lunch.

The three SMAAA core charities had stalls at Green Days in June. As usual the Upper Room ran a successful tombola. Donations of food given at the October Harvest Festival were taken to the Upper Room and St Mary's Convent. Andy Webster from the McCabe Educational Trust was an excellent speaker on Charities Sunday.

Most of the money is raised by the Group in Advent. This included carol singing outside Turnham Green Tube Station, the Nine Lessons and Carols service and the

Christmas Eve Crib Service. Funds from the sale of the Advent Calendar pictures added to the amount raised.

Margaret writes that she would like to thank the current members of the Charities Group – Helen Morgan, Sian Mexsom and Ros Lister who have worked so hard this year when there were so few people to help them. Special thanks to Ros for her work for Christian Aid, the Poppy Appeal and the carol singing which she organized with Andrew Pears.

Thanks also go to Paula Nelson, Jacks Thomas and Timothy George who left us at the end of March, and to Cathy Millin who left in December: they made an enormous contribution to our work. Cathy had been a leading member of the Group for a very long time and did much to raise money for our charities.

Both the church and the Group particularly wish to thank Andrew Mitchell for his excellent chairmanship of the Group over several years until his retirement at the end of March 2025.

5. Governance

Statement of Responsibilities of the Parochial Church Council (PCC)

The PCC is responsible for preparing the Annual Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accountancy Practice).

In preparing these financial statements, the PCC is required to:

- 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 not appropriate.

The PCC is responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. It is also responsible for safeguarding the assets of the charity and for taking reasonable steps to prevent and detect fraud and other irregularities.

Clergy

The Vicar of both St Michael s & St Peter s Acton Green is Father Kevin Morris. The Associate Vicar with particular responsibility for St Peter s is Father Fabrizio Pesce.

Mother Maggie Davidge-Smith and Mother Sarah Lenton are Honorary Assistant Priests. Graham Holderness is a Licensed Lay Preacher and Anne Mower is our Reader.



Staff

Anna Benson and Larissa Sutton share the work of the Parish Office. An important part of their work this year has been the introduction of a new finance and accounting system. We are indebted to them for dealing with the numerous demands on their time and for continuing to manage the flow of information between the congregation and the public, the clergy and the wardens. Their wealth of knowledge about the complex workings of the church and parish hall is an essential part of the smooth running of St Michael s.

We had a team of hard-working part-time caretakers during the year: Valerio, Damien and Oscar, and we have benefitted from the range of practical skills which they have demonstrated in keeping our building in good order. We are grateful for their versatility in coping with the various problems thrown up by a well-used and complex structure which is over 140 years old.

The PCC in 2025

The PCC met eight times in 2025. Two of these meetings were short, single-issue meetings. Average attendance was 80%. Meetings begin with Mass and always include a financial report and a report on safeguarding.

As in the past few years, the agenda was dominated by financial issues as we juggle the growing pressures on our budget with our increased contribution to the Common Fund.

Other significant issues have been whether to replace our curate and how to cover the costs of salary and accommodation. We hope that we will be able to welcome a new deacon or an assistant priest in 2026. We considered the future of Green Days, given that the infrastructure costs of the event are rising considerably. The format and administration of the Chiswick Book Festival also came up for discussion as our long-standing programme director, Jo James, decided to move on.

The PCC has an important role in agreeing repairs and renovation of the church fabric: in 2025 we progressed our request for a faculty for the refurbishment of the side chapel, and another for security cameras. We monitored the work on the roof, and approved the selection of contractors for that and several smaller projects.

The PCC is also responsible for the health and safety of staff and volunteers working in the church and for the congregation and

audience at church events. This, and security in general, has become more significant this year. We also have to be conscious of the environmental impact of the church's work.

The PCC held an "away morning" in October where we considered our charitable giving as a church. We heard from members of the Charities Group about what they do currently and how they saw their role changing in the future in the context of the current financial position of the church. There was a discussion about why the church gives to charity and it was agreed that this is an important part of our community outreach.

When planning or reviewing projects the PCC increasingly has to consider the demands made on volunteers. The need for new volunteers is mentioned by group leaders in several sections of this report. Many members of the congregation have made huge contributions of time and skills over a long period but we need new people to learn from them and to be ready to take on their roles when appropriate.

A number of PCC members come to the end of their term of office at the APCM 2026, as do our three deanery synod representatives. Christina Whiteway, one of our churchwardens, will also be standing down after several years in the role, although she will continue on the PCC for a further year in an ex officio capacity. Amanda Bradley comes to the end of three years as our treasurer. Alison Baker will stand down after seven years as the PCC secretary. We are very grateful to all of them for their contribution to SMAAA in their different capacities.

Safeguarding

Jane McCabe has been the Parish Safeguarding Officer for St Michael and All Angels for over 10 years. 2025 was a significant year for the Church of England in relation to safeguarding and it was challenging for the Diocese of London. The General Synod vote in February on proposals to strengthen independence,

clarify roles, and enhance national oversight of safeguarding, marked a pivotal moment in the Church's safeguarding journey.

In September 2025, the Church of England's new Code of Practice on Managing and Reporting Safeguarding Concerns and Allegations came into force. The PCC agreed to undertake the relevant safeguarding training during the course of the year. Many thanks to those who have confirmed that they have done this.

During her time as our Parish Safeguarding Officer Jane has seen significant changes to ensure safeguarding is as robust as possible. She has been supported by the London Diocesan team and has monthly check-ins with them.

Jane is always happy to receive questions regarding safeguarding and if she doesn't have the answer, she will be able to find it somehow. She would like to thank Father Kevin for his support, along with Anna and those in the parish office, and Alison Baker for her patience with meeting the report deadlines.

SMAAA is fortunate to have a well-informed and available safe-guarding officer to advise us on these important issues and guide us through changes in policy. Our thanks go to Jane for all her work.

Fabric Report

In the summer of 2025, we carried out extensive repairs and restoration to the interior walls of SMAAA where blockages in the exterior gutters had led to water seeping through over a period of years. Ian Angus, of Andy Burrell Architecture, our retained church architect, took on the project, engaging heritage stone specialist contractors to undertake the repair work and to make good the guttering. Great care was taken with scaffolding and coverings to prevent the rest of the church from plaster and dust and, in

particular, to protect organ pipes and artwork.

We also carried out pull tests on our hanging features (the font lid and cross and figures above the reredos) to make sure they were safe. All Souls Chapel went through a facelift this year, with designs by Aiden Hart.



We have now received a faculty and funding for a security upgrade which comprises:

- The installation of 12 CCTV cameras inside and outside the building
- An intruder alarm (with panic alarm)
- Video access control on the parish office door and car park door with remote buzzer for access.

A new heating control panel has been put in place in the Michael Room and repairs made to the hot water cylinder in the loft space above the kitchen.

The walls and woodwork in the Michael Room have been repainted, leaving it looking refreshed and bright. The increased use of the room by the school has impacted the flooring considerably so annual resealing or varnishing is needed.

The Memorial Garden

Helen Wareham has been the lead on progressing work on the Memorial Garden. At the time of the last APCM she reported that a planning pre-application for the Memorial Garden had been successfully submitted to Hounslow Council.

The next stage was to contact the two schools nearest to the church, the Tabard, the Bedford Park Society, the Victorian Society and Historic England to gauge their thoughts on the proposals. We received particularly positive feedback from Historic England. We also had detailed input from the Bedford Park Society which we considered carefully and to some extent adopted.

At its meeting in February 2026 the PCC approved the submission of the planning application. After discussion at its November and January meetings, a policy for the burial of ashes was also adopted. Both steps require a faculty application and we now await the outcomes of our various applications.

Helen has done unstinting work on this project over a number of years and we are very appreciative of the knowledge and time she has given to it,

The SMAAA Heritage Conservation Fund Led by Peter Haigh, the newly established Heritage Conservation Fund raised over £80,000 during 2025. A brochure was produced which highlighted the need to raise funds to maintain, repair and restore the church. The brochure was distributed widely in the local community and generated some very generous donations. An option to donate to the Fund was added to the card payment machine at the back of the church.

The major fund-raising event was a hymnathon, where 150 hymns were sung to mark 150 years of Bedford Park. The singing was led by St Michael's choir and choristers who were joined by local choirs. We are grateful to all those who helped in the organization of this event. Thanks are

also due to Andrew Pears for organising a number of concerts in the church with the proceeds donated to the Fund.

A substantial part of the funds raised this year was spent on repairing the damage to the wall on the south side of the church caused by water ingress. The next major project is the repair and restoration of the brick and stone work on both the north and east sides of the church for which we need



to raise in the region of £200,000. We are planning some activities in the first quarter of 2026 which will help us raise funds towards this target.

Environmental Issues

Following the annual submission of our energy footprint data, it seems our energy usage rose in 2025 – it is unclear what is driving this and we continue to investigate. As a result, our net carbon emissions also rose, from 21.8 tonnes of CO₂ in 2024 to 26.0 tonnes in 2025. Nevertheless, our use of the green energy supplier Ecotricity has been hugely helpful – without this our emissions would have been much higher.

The Eco Group continues to look for ways to care for God's creation and play our part in tackling the climate crisis. Our thanks go to Helen Dods who steers our work on environmental issues and organises the regular local litter picks.

Health and Safety/Risk Management

During 2025 the PCC re-appointed Chris Bradley as Health and Safety Officer and approved an updated Health and Safety Policy. This now includes a section on Martyn's Law (2025) which covers large events. It requires us to provide a clear plan for what to do in the event of a terrorist incident, to minimise harm to personnel, volunteers and visitors.

We should like to thank Chris for the invaluable advice he has provided throughout the year.

General Data Protection Regulations (GDPR)

These regulations have been in force since 2018. The church has a data controller, Dan Klein, who works remotely and is our main source of advice about updating our policies.

Church mailing lists keep names unseen in emails except where recipients have positively opted into disclosure. We take care to alert people to the fact that a service is being streamed. In future we will be placing CCTV cameras in the church to enhance security and this will be made clear to people using the church for private prayer. They will be turned off during services.

The Standing Committee is alert to data protection issues but there were no reported breaches of the regulations or complaints during 2025.

6. Financial Review

(contributed by Amanda Bradley, Treasurer)

Our finances comprise five distinct areas of activity: the church, the parish hall, our festivals, the Quick Road property, and investments.

The Church

2025 income from our regular monthly donors totalled £125,311 (2024: £122,205), of which 62% (2024: 64%) comes through the Parish Giving Scheme (rather than standing orders or direct debits to the church bank account). This reduces the administration burden on SMAAA as Gift Aid is claimed by the scheme on our behalf and it also enables donors to request that their regular donation is adjusted annually in line with inflation.

Cash collections at our services returned to 2023 levels, increasing by 10% year-on-year to £13,562 (2024: £11,500). Excluding an exceptional one-off donation to help fund boiler repairs from the St Michael & All Angels Trust, other donations fell to £10,307 (2024: £13,797) most likely as a consequence of some donors splitting their donations between the church and the Heritage Conservation Fund. Income from church lettings and concerts increased by 24% on prior year (2025: £17,882; 2024: £14,420). No legacies were received in the year. We also benefitted greatly from donations to our Music Fund, which supports the musical life of our church. We received £6,184 in donations to the fund in 2025 (2024: £6,618), of which £4,521 was used to offset the cost of music in the year. The net cost of our musical ministry in 2025 was £15,844 (2024: £12,372), which is increased on prior year as the music fund is not used to offset our Director of Music's cost as he is now a salaried employee of the PCC. We remain very grateful to all who donate to the Music Fund and to Jonathan Dods for arranging the organ recitals at which most of these donations are received.

We increased our Common Fund contribution to the London Diocese this year to £96,000 (2024: £93,000). The Diocese sets its standard parish running costs mid-year and so for the first time in many years, our contribution was lower than the 2025 published figure of £99,980 (2024: £91,300). Historically, we have made a point of paying more into the Common Fund than the standard cost of

running a parish to help those parishes who were not as financially stable as us. However, the 9.51% 2025 increase represented too significant a jump for us to be able to maintain that practice this year. Diocesan costs have increased not only due to property maintenance costs but also following a root and branch reappraisal of how all costs are shown to give the most realistic possible benchmark figure for parishes to consider" (Source: The Diocese of London). The PCC believes it is important for St Michael's to help support those less well-resourced churches which are unable to meet the standard cost and so we expect to pay the full £99,980 running cost in 2026, whilst at the same time being mindful of the need to meet our obligations to our own parish and church fabric.

We had no Curacy costs for the year due to the London Diocese paying the last few months of Father Brandon's Curacy as part of a prior agreement. In 2024, our Curacy costs were also historically low at £5,590 thanks to both the London Diocesan contribution and the generous support of St Michael & All Angels Trust who paid for half of the fees for 2023-2024. We remain deeply grateful for the Trust's ongoing support in many areas of our church life. As a parish, we must brace ourselves for the return to full cost as and when a Curate or Assistant Priest is appointed.

The Parish Hall

Income from the Parish Halls in 2025 fell to £150,183 (2024: £156,768), largely due to lower than usual community rentals. Parish Hall income is currently inflated by £14,660 of deferred income on the hall kitchen, which was paid for by Dukes Education in 2023 under the terms of the licence agreement between the school and the church for the hall's usage. The one-off payment for the kitchen was deferred at inception over a five-year period, beginning in 2023, to match the useful economic life of the asset.

Hall costs have remained broadly flat at £142,685 (2024: £142,984). The depreciation of our new kitchen accounts for around £14,459 each year. Our main costs remain salaries, power and ad hoc caretaking services as out of hours hall rental requires ad hoc caretaker support to supervise hirers and lock up.

The Bedford Park and Chiswick Book Festivals

The Bedford Park Festival raised over £39,000 in support of the church, the St Michael and All Angels Trust and our three church charities. Net income was around £5,000 lower than 2024 due to increased costs to run the site at Green Days, compounded by terrible weather which caused the site to close early on Saturday. The Chiswick Book Festival was a great success, raising just under £19,000. Payments of £4,750 went to each of the three charities supported by the Festival: Read for Good, Koestler Arts and Read Easy Ealing. This brings the total raised for charity partners by our 2025 festivals to over £38,000. We remain deeply grateful to Alyson Mitchell for her dedicated work as Festival Treasurer for both events.

Quick Road Parish House

The parish house in Quick Road was rented out for the majority of 2025. Net rental income for Quick Road was £30,763 (2024: £15,919) after offsetting the expense of alternative accommodation for our Curate and routine maintenance between lettings. The increase in net income year-on-year is due to Father Brandon's early departure to take up his new post, meaning we did not incur rental expense for the majority of 2025 as his successor has yet to arrive with us. Once a new Curate or Assistant Priest joins us, we anticipate rental income reducing or even stopping if Quick Road is brought back into parish usage, as would be the case if the new appointment has a family.

Investments

The church invests a portion of its cash reserve in an ethical investment fund,

managed by CCLA. In 2025, we suffered a small loss of £802 on our investment when marked to market rates (2024: £3,620 gain). The funds held in CCLA represent funds we do not foresee using in the short to medium term, giving time for any losses to be smoothed out by market recoveries. However, we maintain a close eye on the performance of the portfolio. From its inception in 2020 when interest rates were low, until the balance sheet date, our investment with CCLA has resulted in an overall net gain.

Our Overall Result for the Year

St Michael & All Angels' overall result for the year is obscured by the receipt of a £30,000 donation to finance the installation of a new sound system which is expected to take place in 2026. We also enjoyed just under £31,000 of rental income on Quick Road which will not necessarily be part of our regular income going forward. The Heritage Conservation Fund's income for the year of over £84,000 including gift aid, was largely used to fund £62,000 of repair and restoration work to the font and some of the costs in the All Souls Chapel restoration, which was also funded from the Everett Legacy and a bequest from Fr Graham before his death. As we go through a period of fundraising to undertake the major work of repairing the North Wall, the church's result will continue to be somewhat obscured by the timing difference between receipt of donations and spending on major projects.

Excluding the sound system donation, the carried forward Heritage Fund income in the year, the Quick Road income and savings on Curate costs, our overall financial position reverts to a small loss. The PCC therefore continues to maintain a cost-conscious approach to expenditure while continuing to seek ways to sustain ourselves financially. In December, we applied to the government to reclaim VAT

paid on the repair work to the font and the restoration of the All Souls Chapel under the Listed Places of Worship (LPW) Scheme. We were delighted to receive notice in January that our application for £15,266 of VAT reclaim had been granted in full. The Places of Worship Renewal fund will replace the LPW from 2026/27 onward and we await further information on this from the Department of Culture, Media and Sport.

Balance Sheet

Cash in the bank at year end of £393,656 has increased significantly year on year (2024: £297,501), predominantly due to the generous sound system donation (£30,000), rental income profits (£30,763), reduced Curacy costs versus prior years (£18,000) and around £22,000 net income after repair costs on the Heritage Conservation Fund. A further £6,124 related to the Advent appeal up to the end of December 2024 and was therefore held in restricted funds for the benefit of our charity partners. These amounts were paid out to the various relevant charities by 20 March 2025.

Current liabilities decreased in the year (2025: £81,690; 2024: £98,883). This is due to the release of £14,660 in deferred income on the hall kitchen as described above. The 2025 accruals figure included £8,250 pertaining to the final charitable distributions from Chiswick Book Festival as well as the £6,124 of amounts due to charities, raised during the Advent Appeal which was still ongoing at year end.

At the balance sheet date, the Parish held net current assets of £327,325 (2024: £214,711). The PCC is satisfied that the parish has sufficient resources, along with income received in 2025, to meet its liabilities as they fall due. However, the various repairs required to the fabric of the church and its properties in 2025 has underlined the ongoing need to fundraise to pay for the upkeep of our historic buildings. We continue to focus on fundraising via the Heritage Conservation

Fund to cover the high cost of maintaining such a historically significant, listed building. Ongoing cost control continues to be necessary to maintain an adequate buffer against any unexpected financial headwinds which may arise.

Reserves Policy

It is the PCC's policy to maintain a balance on unrestricted funds wherever possible equal to six months' expenditure. At present, we are at just above this, holding 6.5 months' expenditure. The PCC continues to be aware of the speed with which this can change, particularly once we complete the Memorial Garden. We continue to exercise strong budgetary control, and further fundraising is being planned to ensure our financial security going forward. The PCC continues to monitor adherence to this policy. It is our policy to invest a judicious amount of our reserves, currently held in an ethical fund account held with CCLA Investments.

The PCC is extremely grateful to Amanda Bradley who, as treasurer, has taken on a major workload over the past three years. She has not only ensured our finances are kept in a stable state during a period of change but she has introduced new systems and reporting processes which will reduce office work and improve accuracy and governance. She stood down as treasurer in January 2026 but has overseen the production of the accounts for 2025. We shall miss her insight and valuable recommendations in managing the church finances. Judy Donner took over as treasurer in January 2026 and we look forward to working with her.

7. Conclusion

The Eucharist is the focus of our church life at St Michael and All Angels. We commit ourselves to a Christian theology which engages with contemporary issues, and we have a particular vibrant ministry celebrating the arts.

We have been pleased that numbers in the congregation at major feast days and at Remembrance Sunday have been maintained at high levels during 2025 and giving to the church through collections at services and at fund-raising events has been stable. We hope to continue to attract new people into our congregation and to involve more of the congregation as volunteers to support our services and our outreach work.

We are a welcoming, supportive and inclusive church which provides, through daily worship, a spiritual home to an increasingly diverse congregation. It is our hope to grow stronger in our discipleship through worship, through engaging with the Scriptures and through fellowship within our church. Under the leadership of the Vicar, St Michael's offers guidance and inspiration to parishioners and maintains a witness in our community to the faithfulness and love of God.



Alison Baker, PCC Secretary, April 2026



Fr. Kevin Morris, April 2026

8. Independent Examiner's Report

To the Members of St Michael and All Angels, Bedford Park

I report to the Members on my examination of the financial statements of St Michael and All Angels PCC, Bedford Park (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the Members 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 Charities 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 ICAEW, which is one of the listed bodies.

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 under 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 a 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.

Seema Siddiqui BSc, FCA
Reddy Siddiqui LLP

183-189 The Vale
Acton
London
W3 7RW
United Kingdom

Dated: 23-04-26

St Michael and All Angels PCC
Statement of Financial Activities for the year ended 31 December 2025

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Incoming Resources						
Incoming resources from donors	2a	162,303	-	-	162,303	147,502
Other voluntary incoming resources	2b	6,829	-	130,470	137,299	53,696
Income from charitable & ancillary trading	2c	336,308	-	-	336,308	334,363
Other ordinary incoming resources	2d	2,143	-	-	2,143	2,244
Total Incoming Resources		507,583	-	130,470	638,053	537,805
Resources Expended						
Charitable Givings	3a	38,650	-	9,740	48,390	51,378
Activities directly relating to the work of the Church	3b	185,345	15,928	70,946	272,219	182,968
Fund raising	3c	248,678	-	-	248,678	244,110
Church management & administration	3d	15,900	-	-	15,900	15,076
Total Resources Expended		488,573	15,928	80,686	585,187	493,531
Investment Gain / (Loss)		(870)	-	-	(870)	3,620
Quick Road Rental Income		30,763	-	-	30,763	15,919
Excess of Income over Expenditure		48,903	(15,928)	49,784	82,759	63,813
Quick Road and Hall Redecoration		-	-	-	-	-
Balance as at 1st January 2025		904,415	143,554	27,722	1,075,691	1,011,878
Balance as at 31st December 2025		953,318	127,626	77,506	1,158,450	1,075,691

St Michael and All Angels PCC
Balance Sheet as at 31 December 2025

	Notes	2025 £	2024 £
Tangible Fixed Assets	5	<u>831,125</u>	<u>860,981</u>
Current Assets			
Debtors & Prepayments	7	15,359	16,092
Cash at Bank		<u>393,656</u>	<u>297,501</u>
		<u>409,015</u>	<u>313,593</u>
Current Liabilities			
Creditors: Amounts falling due within one year	8	<u>(81,690)</u>	<u>(98,883)</u>
		<u>(81,690)</u>	<u>(98,883)</u>
Net Current Assets / (Liabilities)		327,325	214,711
Total Assets less Current Liabilities		1,158,450	1,075,691
Net Assets		<u><u>1,158,450</u></u>	<u><u>1,075,691</u></u>
Funds			
Unrestricted Funds	2 & 3	953,318	904,415
Designated Funds	4	127,626	143,554
Restricted Funds	4	<u>77,506</u>	<u>27,722</u>
		<u><u>1,158,450</u></u>	<u><u>1,075,691</u></u>

Approved by the Parochial Church Council on 19 April 2026 and signed on its behalf by:



The Revd Kevin Morris
Incumbent



Amanda Bradley
Trustee & Outgoing
Treasurer

The notes on pages 20 to 28 form part of these accounts.

St Michael and All Angels PCC
Notes to the Financial Statements
Year to 31 December 2025

Accounting Policies

a) Accounting Convention

The financial statements have been prepared in accordance with the Charities Act 2011 and in accordance with the 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 (FRS102) (effective 1 January 2019).

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

The accounts have been prepared under the historical cost convention, modified to include financial instruments at fair value, with any movement in fair value being recognised as a gain or loss on the investment. The principal accounting policies adopted are set out below.

The PCC continues to be a public benefit entity under FRS 102. The PCC considers that there are no material uncertainties about the Church's ability to continue as a going concern.

b) Reconciliation with previous Generally Accepted Practice

In preparing the accounts, the PCC have considered whether, in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102, a restatement of comparative items was needed. No restatements were required.

c) Funds

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Designated funds are sums set aside out of unrestricted funds for specific designated purposes. The funds can be transferred back to unrestricted funds at any time. Restricted funds represent donations or grants received for a specific purpose. The funds may only be expended on the specific purpose for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

d) Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income Tax recoverable on Gift Aid donations is recognised on an accruals basis.

Income from investments

Interest is accounted for on receipt.

**St Michael and All Angels PCC
Notes to the Financial Statements
Year to 31 December 2025**

e) Resources Used

Donations

Donations are accounted for when payable.

Activities directly relating to the work of the Church

The diocesan quota is accounted for when payable.

f) Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.10 of the Charities Act 2011.

Expenditure on Consecrated and beneficed property is written off when incurred.

No value is placed on movable church furnishings.

Church Halls and Other Property is stated at historical cost. No provision is made for depreciation as there is likely to be a long unexpired life and high residual value in each case (based on current values). Routine additions and replacements to Church Hall contents are charged to expenditure.

Other fixtures, fittings and office equipment

Depreciation is charged over the useful economic life of the asset on a 10% to 33% straight line basis depending on the asset.

Note 2: Incoming resources from donors

	2a		2b		2c		2d	
	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	2025	£	£	£	2024
				£				£
Voluntary income								
Planned giving	125,311	-	-	125,311				122,205
Collections at all services	13,562	-	-	13,562				11,500
Sundry Donations	23,430	-	-	23,430				13,797
	162,303	-	-	162,303				147,502
Other voluntary incoming resources								
Candles	970	-	-	970				801
Legacies	-	-	-	-				-
Fees	5,034	-	-	5,034				4,296
Music Income	-	-	6,184	6,184				6,618
Heritage Conservation Fund	-	-	84,546	84,546				24,122
Sound System	-	-	30,000	30,000				-
Little Angels	825	-	-	825				1,006
Special Appeals	-	-	9,740	9,740				16,853
	6,829	-	130,470	137,299				53,696
Income from charitable & ancillary trading								
Bedford Park Festival	113,888	-	-	113,888				112,302
Chiswick Book Festival	49,324	-	-	49,324				47,924
Festival Supplementary Events	-	-	-	-				-
Rentals, concerts & other trading activities	22,913	-	-	22,913				17,369
Parish Hall Lettings	150,183	-	-	150,183				156,768
	336,308	-	-	336,308				334,363
Other ordinary incoming resources								
Miscellaneous	2,143	-	-	2,143				2,244
	2,143	-	-	2,143				2,244
Total Incoming Resources	507,583	-	130,470	638,053				537,805

Note 3: Resources expended

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Donations					
Charitable Givings	38,650	-	9,740	48,390	51,378
	38,650	-	9,740	48,390	51,378
Activities directly relating to the work of the Church Ministry					
Ministry:					
Curate (50% of salary)	-	-	-	-	5,590
Diocesan quota	96,000	-	-	96,000	93,000
Clergy expenses	4,200	-	-	4,200	4,200
Other Ministry expenses	4,573	-	-	4,573	3,131
Education	4,337	-	-	4,337	4,825
Worship	6,457	-	-	6,457	5,495
Music (including organists)	15,844	-	4,521	20,365	18,990
Publicity	-	-	-	-	611
Church running cost	36,413	-	-	36,413	31,137
Expenditure on St Peter's	-	-	-	-	-
All Souls Chapel	11,350	14,980	13,600	39,930	600
Memorial Garden	-	948	-	948	4,417
Repairs, maintenance & renewals	6,171	-	52,825	58,996	10,971
	185,345	15,928	70,946	272,219	182,967
Fund raising					
Costs of Bedford Park Festival	74,383	-	-	74,383	67,784
Costs of Book Festival	30,496	-	-	30,496	31,810
Cost of Festivals Other	1,114	-	-	1,114	1,532
Costs of Hall Lettings & Parish Office	142,685	-	-	142,685	142,984
	248,678	-	-	248,678	244,110
Church management & administration					
Administrator Salaries & overheads	15,900	-	-	15,900	15,076
	15,900	-	-	15,900	15,076
Total Resources Expended	488,573	15,928	80,686	585,187	493,531
Investment Gain / (Loss)					
Quick Road	(870)	-	-	(870)	3,620
	30,763	-	-	30,763	15,919
Net Resources (comprising total incoming resources (Note 2) less total resources expended, plus investment related income)	48,903	(15,928)	49,784	82,759	63,813

Administrator salaries & overheads represent 15% of total staff and office costs.

Note 4: Designated and Restricted Funds Analysis

	Designated	Restricted					Total
		Heritage Conservation Fund	Music Fund	Special Appeals	Sound System	All Souls Chapel	
	£	£	£	£	£	£	£
Balance as at 1st January 2025	143,554	24,122	-	-	-	3,600	27,722
Incoming resources from donors Activities for generating funds	-	84,546	6,184	9,740	30,000	-	130,470
	-	84,546	6,184	9,740	30,000	-	130,470
Expenditure	(15,928)	(62,825)	(4,521)	(9,740)	-	(3,600)	(80,686)
	(15,928)	(62,825)	(4,521)	(9,740)	-	(3,600)	(80,686)
Net operational (deficit)/surplus	(15,928)	21,721	1,663	-	30,000	(3,600)	49,784
Intra-fund transfers	-	-	-	-	-	-	-
Balance 31st December 2025	127,626	45,843	1,663	-	30,000	-	77,506

The legacy expenditure in the year pertains to the Memorial Garden project and the All Souls Chapel restoration. The latter project was also partially funded by the Heritage Conservation Fund. The majority of Heritage Conservation Fund expenditure in the year relates to the repair work to the area above the Font. All Souls' Chapel funds were also expended on the All Souls Chapel restoration. The Sound System restricted fund was created in the year following an anonymous donation for the specific purpose of updating the church's sound system. Music fund usage in the year pertained to music costs for hiring musicians, purchasing sheet music and servicing the organ. As our Director of Music is a salaried employee, his salary is not paid for from the music fund, as this is deemed to be a church expense.

Note 5: Fixed Assets**Gross Book Value**

At 1 January	£	Parish House	Office Equipment	Boiler	Quick Road Fixtures	Hall Kitchen	Total
Additions	589,407	158,910	54,746	23,275	54,104	72,295	952,737
Disposals	-	-	2,376	-	-	-	2,376
	<u>589,407</u>	<u>158,910</u>	<u>57,122</u>	<u>23,275</u>	<u>54,104</u>	<u>72,295</u>	<u>955,113</u>

Depreciation

At 1 January	-	-	51,480	1,999	18,998	19,279	91,756
Charge for the year	-	-	3,811	2,327	11,635	14,459	32,232
	<u>-</u>	<u>-</u>	<u>55,291</u>	<u>4,326</u>	<u>30,633</u>	<u>33,738</u>	<u>123,988</u>

Net Book Value 2025

Net Book Value 2024	589,407	158,910	1,831	18,949	23,471	38,557	831,125
	<u>589,407</u>	<u>158,910</u>	<u>3,266</u>	<u>21,276</u>	<u>35,106</u>	<u>53,016</u>	<u>860,981</u>

Fixed Assets Additions

The fixed asset additions in 2025 represent the purchase of two new computers for the parish managers. These assets are depreciated at a rate of 10-33% depending on the asset's useful economic life.

The Parish House

The freehold land and buildings represent the Parish House situated at 33 Quick Road, Chiswick.

The Parish Hall

The valuation of the Parish Hall represents the cumulative costs to 31 December 2025 of the redevelopment.

Consecrated and Benefice Property

This is not included in the accounts in accordance with s.10(2)(a) of the Charities Act 2011.

Note 6: Analysis of Net Assets by Fund

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Fixed Assets	831,125	-	-	831,125	869,389
Current Assets	203,883	127,626	77,506	409,015	313,593
Current Liabilities	(81,690)	-	-	(81,690)	(98,883)
Non Current Liabilities	-	-	-	-	-
	953,319	127,626	77,506	1,158,450	1,084,099

Note 7: Current Assets

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Within Current Assets:					
+ Sundry Debtors & Prepayments	15,359	-	-	15,359	16,092
	15,359	-	-	15,359	16,092

Note 8: Current Liabilities

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Within Current Liabilities:					
+ Creditors & Accruals	(81,690)	-	-	(81,690)	(98,883)
	(81,690)	-	-	(81,690)	(98,883)

The majority of creditors and accruals pertains to deferred income from Dukes Education, who own and run Orchard House School (formerly known as Chiswick and Bedford Park School). Of this, £38,556 (2024: £53,015) relates to a payment by the school for the new Parish Hall kitchen, paid for by them in accordance with the licence agreement between the school and the church for the hall's usage. The resulting income has been deferred over a five year period (commencing in 2023) to match the useful economic life of the fixed asset.

Note 9: PCC Employees & Members

The PCC employed two parish managers on a job share, one part-time Director of Music (Jonathan Dods), one part-time festival administrator (Tassy Russell), and two caretakers, none of whom were paid more than £60,000 for these services. We also engaged the services of one self-employed caretaker in the year, on an ad hoc basis.

The Vicar was paid a total of £4,808.12 (2024: £4,823.38) in allowances and expenses in 2025.

Note 10: Independent Examiner's fees

Independent Examination fees are £1,800 inclusive of VAT (2024 £1,800).

Note 11: Related Party Transactions

Fr Kevin Morris is a trustee of The St Michael & All Angels Church Bedford Park Trust (hereafter "SMAAAT"), a registered charity (number 1099117) founded in 2003. The other trustees are Mtr Eileen McGregor (a former member of the PCC and former churchwarden), Michael Pownall, and Fr Peter Wolton, who was appointed in March 2023. Michael Pownall is a former St Michael and All Angels PCC Treasurer. The objects of the Trust are i) to further the religious and pastoral work of the Church of England in the ecclesiastical parish of St Michael & All Angels, Bedford Park, and ii) to support the ecclesiastical parish of St Michael & All Angels, Bedford Park in its responsibility for maintaining and developing the fabric of the buildings used by the parish in its worship and other aspects of its ministry. The PCC has received the declaration of Trust and the audited financial statements of the Trust for the year ending 31st December 2025.

This year, SMAAAT was one of the charity partners supported by the Bedford Park Festival. At the year end, all festival distributions due to SMAAAT were settled in full.

Fr Kevin Morris is also Chair and a Trustee of the WB Yeats Bedford Park Project, a registered charity (number 1172224) founded in 2017. Torin Douglas, who oversees the Chiswick Book Festival for the PCC, is also a Trustee. The objects of the Trust are i) to advance art and to advance education in the works of WB Yeats and the history and heritage of Bedford Park for the benefit of the public, by the provision of a public artwork in commemoration of the life and works of the Nobel-prizewinning Irish poet & dramatist WB Yeats, and ii) to promote the enhancement and improvement of the area of Bedford Park for the public benefit by the provision of a public artwork.

One PCC trustee's family member performed paid work for the church. Jim Russell's wife, Tassy Russell was paid £3,053 in her two roles as Bedford Park Festival Administrator and church children's worker, running the Little Angels group.

It is the current policy of the PCC that all legacies received be passed on to the Trust, except where the donor has made a specific designation. In 2025 no legacies were received, (2024 £nil).

Note 12: Capital Expenditure Commitments

There are no capital commitments outstanding as at 31 December 2025.

Note 13: Other Commitments

At 31 December 2025, the PCC has a lease rental obligation to pay 4 quarterly instalments of £669 plus VAT to BNP Paribas Financial Services Limited for the photocopier in the Parish Office.

Note 14: Loans

As at 31 December 2025, no loans were outstanding.

Note 15: Restricted & Other Restricted Funds

Special Appeals

This fund relates to charitable donations raised and payable to the three charities supported by the Church and certain other charities. Special appeal collections totalling £6,125 (2024: £4,153) were collected at various fund raising events in November and December 2025. All amounts collected for our charity partners during this time were paid out in full by 20 March 2026.

Other Restricted Funds

Other than previously disclosed, there are no restricted funds at the present time.