Christ Church Bromley

Report and Accounts
Year ended 31 December 2025

Stewardship
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1 Lamb's Passage, London EC1Y 8AB
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CHRIST CHURCH BROMLEY PCC

CHARITY INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Full Name	The Parochial Church Council of the Ecclesiastical Parish of Christ Church, Bromley
Working Name	Christ Church Bromley PCC

Members of the Parochial Church Council (who are the charity's trustees)

Vicar	Mark Redhouse
Other Licensed Ministers	Matthew Lloyd
Wardens	Patrick Harrison (Vice Chair) Alex Padfield
Deanery Synod Representatives	Angela Ivey Richard Latteman (until September 2025) Adam Jarvis
Elected members	Rachel Coke (from May 2025) Andrew Cooke Thomas Feather Emily Greig Cathryn Mitchell (Treasurer) Deborah Shepherd Howard Surfleet Cameron Swift Lucy Tanner Justyn Turner Damian Winstanley

Charity Registration Number	1132870
Principal Address	Highland Road Bromley Kent BR1 4AA
Independent Examiner	Nick Spear ACCA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	HSBC UK Bank plc

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CHRIST CHURCH BROMLEY PCC

ANNUAL REPORT OF THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31 DECEMBER 2025

The Members of the Parochial Church Council (the 'PCC'), who are the charity's trustees for the purposes of charity law, have pleasure in presenting their report together with the financial statements for the year.

Objects of the charity

The Great Commission of Jesus Christ is to make disciples of all nations, baptising and teaching them to obey everything He commanded. The charity is responsible for co-operating with the incumbent in fulfilling this commission in promoting in the ecclesiastical parish the whole mission of the church, be it pastoral, evangelistic, social or ecumenical. The PCC is also responsible for maintaining certain church property namely the church building, the church halls and two nearby residential properties, 56 Heathfield Road and Flat 1, 14 Highland Road.

Summary of the charity's main activities and achievements

The primary means by which the above objects of the charity were fulfilled in 2025 was the weekly preaching of Scripture in the public gatherings of the church on Sunday mornings and the administration of the sacraments. A variety of midweek meetings including Bible studies, groups for mothers, toddlers, children and young people and a senior citizens' lunch club further support members of the congregation in growing their faith and provide opportunities for non-members from the parish to consider the claims of Jesus Christ.

While the focus of the church's work is in the parish, the charity makes significant grants to mission partners working in various different countries across the world. In 2025, these grants totalled about £68k. A special appeal was held for Mission Beyond Bromley Sunday to raise funds for the commitments already made in the 2025 budget to support mission partners outside Bromley, in the UK and the rest of the world. This raised £22k.

The vast majority of the work done to run the church is carried out by volunteers. Areas where volunteers serve include, but are not limited to, leading Bible studies and children's groups, running lunch club, leading music in services, decorating the church building, serving refreshments and liaising with overseas mission partners. It is estimated that between 150 and 200 people serve the church on a voluntary basis.

In planning the activities the PCC have applied the guidance on public benefit issued by the Charity Commission.

Structure, Governance and Management

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organise elections annually before the Annual Parochial Church Meeting (APCM) to fill vacancies.

Responsibility for setting policy and for making operating decisions rests with the PCC who meet regularly to monitor the activities of the charity. They are supported in this by a variety of PCC subgroups, each of which is chaired by a PCC member.

Financial review

The principal source of income of the Church continues to be regular donated income from church members. Legacies and substantial one-off gifts are occasionally received and have played a significant role in recent years in allowing the charity to run a cash surplus. Small amounts of bank interest are earned. In 2024, a related charity, the Bromley Christian Workers Trust (BCWT), resolved to transfer the bulk of its assets to the church. At the same time staff employed by BCWT were agreed to be transferred to CCB. The great majority of those giving to BCWT have transferred their giving to the church over the course of the 18 months to 31st December 2025.

The transfer of giving from BCWT does not directly affect the reported income of CCB because the provision of staff by BCWT, being a gift in kind from BCWT to CCB, has always been reflected in CCB's income. The income of CCB has nevertheless risen to £520k from £480k in 2024, due principally to the church family's response to an appeal for funding to support the recruitment of a new senior youth minister.

Total expenditure increased to £514k from £438k in 2024 due largely to increased premises costs of £95k, attributable to the replacement of the church boiler and the costs of repairing the church roof, including the spirelet. The roof repairs were those cited in the church's 2021 Quinquennial Survey as requiring attention. Staff costs fell slightly, reflecting the difficulty in recruiting the new youth minister, but this was largely offset by an increased amount payable to the diocese through Parish Share.

The operating surplus this year was £6k (2024: £23k). The fixed asset fund has reduced by £25k on account of a downward revaluation of the Heathfield Road property which is to be sold.

Overall, the church's net assets reduced by £19k to £2,051k comprising fixed assets of £954k, cash of £636k plus other net current assets of £461k.

Reserves policy

The PCC recognise the need to hold reserves to protect all core activities in the event of income shortfalls and to promote balanced strategic planning. Reserves are defined as unrestricted cash that has not been committed or designated for specific projects or purposes.

The PCC aims to hold a minimum of three months' budgeted ongoing expenditure in reserve which would equate to approximately £125K. The charity ended the year with general fund cash of £371k, the balance of cash on hand being attributable to the designated buildings repair fund of £250k and other modest restricted or designated funds. The PCC expects that the planned replacement of the existing properties at 56 Heathfield Road and Flat 1, 14 Highland Road with more suitable accommodation will require the use of all unallocated cash reserves and it is therefore satisfied that it is appropriate to hold significant reserves in the meantime.

Key risks and uncertainties

The church is exposed to various risks, be they operational, financial or reputational. The PCC is currently creating a risk register to enable risks to be better identified, addressed and monitored.

Funding the ministry of CCB is dependent on voluntary giving by church members. A failure to maintain income in real terms would restrict our activities.

Other risks more specific to CCB are set out below.

1. While energy prices have stabilised since the very high levels seen in 2023, CCB is a significant energy user and is therefore vulnerable to market fluctuations. The PCC seeks to mitigate the impact by the use of fixed term supply contracts.

2. Much of the value of CCB's assets is currently tied up in property. A fall in the property market would reduce the buying power of the church if those assets need to be sold.

3. The actions of the House of Bishops in connection with "Living in Love and Faith', and the subsequent process they wish to pursue, continue to cause a great deal of uncertainty in the wider evangelical constituency, including CCB. The PCC monitors the situation closely and ensures, as far as possible, that funds donated to CCB are not directed to causes which the PCC and church family as a whole would not be able to support in good conscience. So long as orthodox doctrine in the Church of England remains under threat, there is a risk that donors will divert their giving elsewhere.

Other matters
With regard to the PCC's obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016.

Plans for the future
We are continuing to seek to appoint a new Associate Minister for Youth. In preparation for this, we are disposing of the property at Heathfield Road previously earmarked for this and purchase something more suitable. We are also seeking to provide larger accommodation for the associate vicar and his family.

We are undertaking significant repairs to the church halls starting with the roofs, which will include insulation of the flat roofs. With the assistance of an energy audit that has been undertaken, we will be looking to ensure that the renovations to the halls are as environmentally friendly as is practical.

The church building is due for its next Quinquennial Survey in 2026 but, following this year's work, it is believed to be in generally good condition.

Statement of Responsibilities of the Members of the Parochial Church Council
The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval
This report was approved by the PCC and signed on their behalf by:

MD Redhouse
MD Redhouse (Apr 17, 2026 09:46:56 GMT+1)
Revd Mark Redhouse (incumbent)

Date: Apr 17, 2026

INDEPENDENT EXAMINER'S REPORT

TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF

CHRIST CHURCH BROMLEY PCC
('the Charity')

I report to the members of the PCC (who are also the charity's trustees) on my examination of the accounts of the Charity for the year ended 31 December 2025 on pages 6 to 17 following, which have been prepared on the basis of the accounting policies set out on pages 9 to 11.

Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a Member of the Association of Chartered Certified Accountants, 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:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Nick Spear
Nick Spear (Apr 17, 2026 11:49:38 GMT+1)

Nick Spear ACCA
Association of Chartered Certified Accountants
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Apr 17, 2026

CHRIST CHURCH BROMLEY PCC

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds General 2025 £	Designated 2025 £	Restricted 2025 £	Total 2025 £	Unrestricted funds General 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	437,555	-	53,534	491,090	295,780	-	160,515	456,295
Charitable activities	4	9,328	9,541	-	18,869	4,651	9,853	-	14,503
Investment income		9,738	-	-	9,738	5,977	-	-	5,977
Other income: insurance claim		-	-	-	-	3,000	-	-	3,000
Total income and endowments		456,622	9,541	53,534	519,697	309,408	9,853	160,515	479,775
EXPENDITURE ON:									
Charitable activities:	5	447,935	13,917	51,832	513,684	236,930	40,000	161,021	437,952
Total Expenditure		447,935	13,917	51,832	513,684	236,930	40,000	161,021	437,952
Net gains/(losses) on investments		-	-	-	-	(18,635)	-	-	(18,635)
Net income before extraordinary item		**8,687**	**(4,377)**	**1,702**	**6,013**	**53,842**	**(30,148)**	**(506)**	**23,189**
Extraordinary item	6	-	-	-	-	550,000	-	-	550,000
Net income after extraordinary item		**8,687**	**(4,377)**	**1,702**	**6,013**	**-**	**-**	**-**	**-**
Transfers between funds		(177,193)	177,193	-	-	(290,229)	290,229	-	-
		(168,506)	172,816	1,702	6,013	313,614	260,081	(506)	573,189
Other recognised gains/(losses):									
Gain/(Loss) on revaluation of fixed asset property		-	(25,000)	-	(25,000)	-	60,000	-	60,000
Net movement in funds		**(168,506)**	**147,816**	**1,702**	**(18,987)**	**313,614**	**320,081**	**(506)**	**633,189**
Reconciliation of funds:									
Total funds brought forward		1,010,058	1,050,194	10,213	2,070,465	696,444	730,113	10,719	1,437,276
Total funds carried forward	16	**841,553**	**1,198,010**	**11,915**	**2,051,478**	**1,010,058**	**1,050,194**	**10,213**	**2,070,465**

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on pages 9 to 17 form part of these accounts.

CHRIST CHURCH BROMLEY PCC

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
FIXED ASSETS					
Tangible assets	8	954,605	-	954,605	988,210
CURRENT ASSETS					
Stock	9	-	-	-	500
Debtors	10	474,647	-	474,647	640,921
Investments	11	-	-	-	306,365
Cash at bank and in hand	12	624,122	11,915	636,037	367,565
		1,098,769	11,915	1,110,684	1,315,350
CREDITORS: Amounts falling due within one year	13	(13,812)	-	(13,812)	(233,095)
Net current assets		1,084,958	11,915	1,096,873	1,082,255
Total assets less current liabilities		2,039,563	11,915	2,051,478	2,070,465
CREDITORS: Amounts falling due after more than one year	14	-	-	-	-
TOTAL NET ASSETS		2,039,563	11,915	2,051,478	2,070,465
FUND BALANCES	16				
Unrestricted Funds					
Designated funds					
Revaluation reserve		242,749	-	242,749	267,749
Other designated funds		955,261	-	955,261	782,445
		1,198,010	-	1,198,010	1,050,194
General funds		841,553	-	841,553	1,010,058
Restricted Funds		-	11,915	11,915	10,213
		2,039,563	11,915	2,051,478	2,070,465

The financial statements were approved by the members of the PCC and were signed on its behalf by:

MD Redhouse
MD Redhouse (Apr 17, 2026 09:46:56 GMT+1)

Apr 17, 2026

Mark Redhouse (incumbent)

Charity number: 1132870

The notes on pages 9 to 17 form part of these accounts.

CHRIST CHURCH BROMLEY PCC

FOR THE YEAR ENDED 31 DECEMBER 2025

CASH FLOW STATEMENT

	Note	2025 £	2024 £
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	a	268,473	20,617
Cash flows from investing activities:			
Purchase of property, plant and equipment		-	-
Net cash provided by/(used in) investing activities		-	-
Change in cash and equivalents in the reporting period		268,473	20,617
Cash and equivalents at the beginning of the year	b	367,565	346,947
Cash and cash equivalents at the end of the year	b	636,037	367,565

Analysis of changes in net debt:

	At start of year £	Cash-flows £	Non - cash changes £	At end of year £
Cash	367,565	268,473	-	636,038
Loan from Church Commissioners				
Falling due within one year	-	-	-	-
Falling due after one year	-	-	-	-
Total net funds / (debt)	341,372	268,473	-	636,038

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2025 £	2024 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	6,013	23,189
Adjustments for:		
Depreciation charges and provisions for impairment	8,605	8,605
(Gains)/losses on investments	-	18,635
Donated equipment	-	(15,000)
(Increase)/decrease in stocks	500	-
(Increase)/decrease in debtors	166,273	(38,938)
Increase in value linked loan from Church Commissioners	-	26,193
Decrease in current asset investments	306,365	-
Increase/(decrease) in other creditors	(219,284)	(2,066)
Net cash provided by (used in) operating activities	268,473	20,617

Note b: Analysis of cash and cash equivalents

	2025 £	2024 £
Bank operating accounts	19,418	61,123
Bank deposits	612,340	303,452
Payment processing accounts (e.g. PayPal, Stripe)	2,872	1,951
Liquid investments (Diocese of Rochester)	822	799
Petty cash	585	240
Total cash and cash equivalents	636,037	367,565

CHRIST CHURCH BROMLEY PCC

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Statutory Information

The Parochial Church Council of the Ecclesiastical Parish of Christ Church Bromley is a charity registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities. The financial statements include all activities for which the PCC is legally responsible; the activities of informal gatherings of church members and groups that owe their main affiliation to another body are excluded.

These financial statements have been prepared in accordance with The Church Accounting Regulations 2006, the 'Statement of Recommended Practice: 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)' ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') require charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The PCC have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The PCC have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The PCC have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income (which includes planned giving and other donations) is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

ii) Donated facilities, services and goods. Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity. When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

ii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from events, courses and community ministries.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

2 Accounting Policies continued

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Contributions in respect of the diocesan parish share are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year. Any contributions that have not been paid over by the year end are included as a creditor.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

The Charities SORP requires charities with income over £500,000 to allocate costs to the various activities undertaken by the charity. In the opinion of the members of the PCC, the charity has just one activity, which is the advancement of the Christian faith. Though this has a number of expressions, the charity's costs are very integrated and all expenditure is considered to be for just this one activity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the PCC for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) Tangible fixed assets

Consecrated and beneficed property is not included in these financial statements by virtue of s.10(2) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

Movable church furnishings held by the incumbent and Churchwardens on special trust for the PCC and which require a faculty for disposal are capitalised in accordance with the policy set out below. These items are regarded as inalienable property and are listed in the church's inventory which can be inspected at any reasonable time. Inalienable property acquired prior to 2000 has not been capitalised as there is insufficient cost information available.

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years
Equipment	Over 4 or 5 years

The PCC has a policy of revaluing its properties periodically; the carrying values of the charity's properties are updated when it is believed that their values have changed significantly. Properties are valued at their estimated market value or, if this is not possible, at estimates of their value in use. Further information is given in note 8 'Tangible fixed assets'.

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Investments

Current asset investments are investments held for sale and comprise an investment property, which is included at the value realised since the year end.

g) Stocks

Stocks of goods purchased for re-sale are stated at the lower of cost and net realisable value.

h) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

i) Taxation

The charity has taken advantage of various reliefs from taxation available to charities and no tax is payable on the charity's income.

2 Accounting Policies continued

j) Financial instruments

Except for the Church Commissioners' loan, the charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises the liability for the Church Commissioners' loan at fair value.

k) Critical accounting estimates and areas of judgement

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The members of the PCC consider the following to be significant:

a) the PCC have estimated the market values of the charity's properties and update these valuations when they believe that market values have changed materially. These valuations rely on the ability of the PCC to reliably estimate market values; they are also sensitive to changes in market conditions.

3 Donations and legacies

	2025	2024
	£	£
General donations	398,129	251,743
Gift aid recoverable	58,345	39,552
Legacies	2,616	-
	459,090	291,295
Donations from The Bromley Christian Workers Trust		
Donated services of staff	34,500	135,000
Donated equipment	-	15,000
Donation from operating income	(2,500)	15,000
	32,000	165,000
Total income from donations and legacies	491,090	456,295

During the year The Bromley Christian Worker's Trust ('BCWT'):

a) donated the services of its staff to the PCC and the value of these services has been estimated at £34,500 (2024: £135,000). This estimate is based on expenditure incurred by BCWT to employ these staff and provide them with accommodation.

b) agreed with Christ Church Bromley that £2,500 of the donation from operating income in 2024 would no longer be payable as the Associate Minister was employed by BCWT for longer due to a delay in setting up a new trust to employ him.

4 Income from charitable activities

	2025	2024
	£	£
Lunch Club	7,581	8,441
Lighthouse	2,228	2,502
Other charitable activities	9,060	3,561
	18,869	14,503

5 Charitable expenditure

	2025	2024
	£	£
a Costs incurred directly on specific activities		
Donations in kind received from The Bromley Christian Workers Trust		
Donated services of staff (see note 3 'Donations and legacies')	34,500	135,000
Indirect staff costs (see Note 7)	5,912	-
Staff employed directly by PCC (see Note 7)	119,444	24,568
	159,856	159,568
Diocesan Parish Share	70,745	58,587
Diocesan fees	-	272
General ministry expenses	19,303	20,055
Lunch Club ministry expenses	7,730	7,167
Youth and Children ministry expenses	6,181	2,709
Depreciation	8,605	8,605
Interest on value linked loan from Church Commissioners:		
in respect of the original loan	1,916	4,531
In respect of the increase in the fair value of property (see note 14)	-	26,193
Premises expenses	155,513	71,182
	429,849	358,869
Missionary and charitable giving (see note 5c)	67,803	64,889
	497,652	423,758
b Costs incurred on support & administration		
Governance costs		
Independent examiner's fee for preparing and examining the accounts	3,840	4,500
Legal and professional fees	-	100
	3,840	4,600
Other administrative expenses	12,192	9,594
	16,032	14,194
Total expenditure	513,684	437,952

c Grants payable

	Institutions	Individuals	2025
	£	£	£
Grants for UK and overseas mission	54,631	13,172	67,803
Grants to relieve hardship	-	-	-
	54,631	13,172	67,803

The comparatives for the previous year are as follows:

	Institutions	Individuals	2024
	£	£	£
Grants for UK and overseas mission	51,529	12,853	64,382
Grants to relieve hardship	-	506	506
	51,529	13,359	64,889

The charity's principal grants to institutions comprised:

	2025	2024
	£	£
Operation Mobilisation *	31,920	24,576
Crosslinks*	9,906	12,660
Interserve *	-	7,488
SAT-7 UK Trust	4,157	4,157
Release International	1,000	2,000
Open Doors	1,000	-
Kent Gospel Partnership	648	648
Diocese of Kondoa (given via the Diocese of Rochester)	6,000	-
	54,631	51,529

*being grants to institutions for the support of named individuals

6 Extraordinary item: Return of funds by Bromley Christian Workers Trust

As mentioned in the previous year's accounts the PCC has been reviewing its relationship with The Bromley Christian Worker Trust ('BCWT') and, based on legal advice received, it approached the trustees of BCWT concerning past transactions. Following on from this, in 2024 the trustees of BCWT agreed to reorder their relationship with the PCC and BCWT has agreed to transfer nearly all of its assets and activities (mainly the employment of staff) to the PCC. The amount receivable by the PCC includes the return of amounts that had previously been granted improperly to BCWT by the PCC and comprises:

	2025	2024
	£	£
A residential property owned by BCWT, at estimated market value	-	425,000
A cash sum	-	125,000
	-	550,000

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration

	2025	2024
	£	£
Gross wages and salaries	118,646	23,423
Pension costs	6,710	1,145
	125,356	24,568

The PCC began to employ staff from September 2024. The first employee was a children's and youth worker. This was followed by the employment of an operations co-ordinator in October along with two part time staff who helped provide some much needed extra assistance for the rest of the year. In November 2024, by agreement, The Bromley Christian Worker's Trust transferred the employment of two of its staff (a women's worker and a children's worker) to the PCC. At the end of 2025 the PCC had 5 members of employed staff (2024:5). In 2025, the BCWT transferred the employment of its remaining staff member to a new trust, The Christ Church Bromley Workers Trust (CCBWT) which is under the control of the PCC (see also below and note 18).

No staff received salaries at a rate of more than £60,000 per annum. Most of the charity's activities are carried out by volunteers.

The charity's key management comprise the members of the PCC named on the Charity Information page.

Matthew Lloyd, a clergy member of the PCC, was employed by The Bromley Christian Workers Trust for ten months of the year and his services were donated to the PCC. From November 2025, CCBWT employed Matthew Lloyd on behalf of the PCC and the costs incurred are included above. During the year he received gross pay of £5,394 (2024: £nil), and the PCC paid employer's pension contributions of £518 (2024: £nil). Due to a delay in setting up a bank account for CCBWT, the PCC paid Matthew Lloyd directly for two months while he was employed by CCBWT.

Emily Greig, who is a member of the PCC, was employed by the PCC to help with women's ministry. During the year she received gross pay of £29,919 (2024: £4,877) and the PCC paid employer's pension contributions of £1,795 (2024: £293) for her.

These payments are permitted by the charity's governing document. No other members of the PCC received employment benefits in either the current or preceding year.

Mark Redhouse received a stipend from the Diocese and so he was not an employee; some of the Parish Share paid to the Diocese was used to cover the cost of this stipend. As is customary, the PCC paid accommodation related expenses totalling £3,932 in respect of Mark Redhouse (2024: £3,378).

8 Tangible fixed assets

	Freehold for Church Hall (at valuation)	Freehold Residential Property (at valuation)	Fixtures, fittings and equipment (at cost)	Total
	£	£	£	£
Cost or valuation				
At 1 January 2025	500,000	542,500	38,905	1,081,405
Additions in year	-	-	-	-
Loss on revaluation in year	-	(25,000)	-	(25,000)
At 31 December 2025	500,000	517,500	38,905	1,056,405
Accumulated depreciation				
At 1 January 2025	50,000	17,500	25,695	93,195
Charge for the year	5,000	-	3,605	8,605
At 31 December 2025	55,000	17,500	29,300	101,800
Net book value				
At 31 December 2025	445,000	500,000	9,605	954,605
At 31 December 2024	450,000	525,000	13,210	988,210

8 Tangible fixed assets continued

The Church Hall was valued on a existing use basis on 31 December 2009, which produced a value that was believed to be similar to its open market value. The valuation was undertaken by Mr Stuart Gilbert (the then Treasurer and a member of the PCC) who had some relevant professional experience in this area. Subsequently, on 31 December 2014, this value was updated using indices for increases in market values in the Bromley area published by the Land Registry. The trustees have considered the carrying value of the Church Hall and do not believe that it needs to be updated.

The charity also uses freehold residential properties in its activities). One property was purchased in 1997 and was part financed by a loan from the Church Commissioners (see note 14); this property was revalued by the trustees in 2025 at £500,000. The loan from the Church Commissioners was fully repaid in 2025.

9 Stock

	2025	2024
	£	£
Books purchased for re-sale, at cost	-	500

10 Debtors

	2025	2024
	£	£
Donations of property and cash receivable from The Bromley Christian Workers Trust	442,500	565,000
Gift aid recoverable	25,353	39,593
Legacies receivable	-	35,000
Prepayments and other debtors	6,794	1,328
	474,647	640,921

11 Current asset investments

	2025	2024
	£	£
Bequeathed property sold in 2025	-	306,365
	-	306,365

12 Cash at Bank and in Hand

	2025	2024
	£	£
Bank operating accounts	19,418	61,123
Bank deposits	612,340	303,452
Payment processing accounts (e.g. PayPal, Stripe)	2,872	1,951
Liquid investments (Diocese of Rochester)	822	799
Petty cash	585	240
	636,037	367,565

13 Creditors: liabilities falling due within one year

	2025	2024
	£	£
Trade creditors	7,125	9,303
Accruals	6,687	4,600
Grant obligations	-	2,000
Loan from Church Commissioners (see note 14)	-	217,193
	13,812	233,095

14 Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Loan from Church Commissioners		
Fair value of loan at the beginning of the year	-	191,000
Change in fair value during the year	-	26,193
Reclassified as a loan that will be repaid within one year	-	(217,193)
Fair value of loan at the end of the year	-	-

In 1997 the charity received a loan of £50,000 from the Church Commissioners to help the charity purchase its residential property; interest is payable on the loan and the loan is secured on this property. At the date of the property's acquisition the loan represented 40.984% of its value and the Church Commissioners are entitled to 40.984% of the market value of the property when it is either sold or when the PCC decides to repay the loan. The PCC repaid this loan in 2025 and it was disclosed in the 2024 accounts as a creditor falling due within one year.

15 Pension commitments

During the year employer's pension contributions totalling £6,192 (2024: £1,145) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2024: £nil).

16 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2025	Income 2025	Expenditure 2025	Transfers in the year 2025	Gains and losses 2025	Closing balance 2025
	£	£	£	£	£	£
Designated Funds						
Fixed Assets fund	490,058	-	(5,000)	217,193	-	702,251
Fixed Assets Revaluation Reserve	267,749	-	-	-	(25,000)	242,749
	757,807	-	(5,000)	217,193	(25,000)	945,000
Building repair fund	290,000	-	-	(40,000)	-	250,000
Lunch Club fund	2,387	7,581	(7,731)	-	-	2,237
Resource fund	-	1,960	(1,187)	-	-	773
	1,050,194	9,541	(13,917)	177,193	(25,000)	1,198,010
General Unrestricted Funds	1,010,058	456,622	(447,935)	(177,193)	-	841,553
Total Unrestricted Funds	2,060,252	466,163	(461,853)	-	(25,000)	2,039,563
Restricted Funds						
Donated Staff fund	-	34,500	(34,500)	-	-	-
Mission Beyond Bromley fund	-	18,996	(16,832)	-	-	2,165
Hardship fund	9,713	38	-	-	-	9,750
Equipment fund	500	-	(500)	-	-	-
	10,213	53,534	(51,832)	-	-	11,915
Aggregate of funds	2,070,464	519,696	(513,684)	-	(25,000)	2,051,478

The transfer of £217,193 into the Fixed Assets fund reflects the repayment of the loan to the Church Commissioner (see note 14). £40,000 was transferred out of the Building Repair fund as the boiler has now been replaced.

16 Funds continued

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds	Designated funds	Restricted funds	2024
	£	£	£	£
Tangible fixed assets	9,605	945,000	-	954,605
Stock	-	-	-	-
Debtors	474,647	-	-	474,647
Investments held as current assets	-	-	-	-
Cash at bank and in hand	370,753	253,370	11,915	636,037
Creditors falling due within one year	(13,452)	(360)	-	(13,812)
Creditors falling due after one year	-	-	-	-
	841,553	1,198,010	11,915	2,051,478

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2024	Income 2024	Expenditure 2024	Transfers in the year 2024	Gains and losses 2024	Closing balance 2024
	£	£	£	£	£	£
Designated Funds						
Fixed Assets fund	521,251	-	(31,193)	-	-	490,058
Fixed Assets Revaluation Reserve	207,749	-	-	-	60,000	267,749
	729,000	-	(31,193)	-	60,000	757,807
Building repair fund	-	-	-	290,000	-	290,000
Lunch Club fund	1,113	8,441	(7,167)	-	-	2,387
Resource fund	-	1,412	(1,641)	229	-	-
	730,113	9,853	(40,000)	290,229	60,000	1,050,194
General Unrestricted Funds	696,444	309,408	(236,930)	(290,229)	531,365	1,010,058
Total Unrestricted Funds	1,426,557	319,260	(276,931)	-	591,365	2,060,252
Restricted Funds						
Donated Staff fund	-	135,000	(135,000)	-	-	-
Mission Beyond Bromley fund	-	25,515	(25,515)	-	-	-
Hardship fund	10,219	-	(506)	-	-	9,713
Equipment fund	500	-		-	-	500
	10,719	160,515	(161,021)	-	-	10,213
Aggregate of funds	1,437,276	479,775	(437,952)	-	591,365	2,070,465

In the previous year:
The gain of £531,365 reported by the general unrestricted funds comprises £550,000 for a return of funds from Bromley Christian Worker's Trust (see note 6) less a loss of £18,635 arising on the revaluation of the charity's current asset investment property (see note 11).

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds	Designated funds	Restricted funds	2024
	£	£	£	£
Tangible fixed assets	13,210	975,000	-	988,210
Stock	500	-	-	500
Debtors	640,921	-	-	640,921
Investments held as current assets	306,365	-	-	306,365
Cash at bank and in hand	64,965	292,387	10,213	367,565
Creditors falling due within one year	(15,903)	(217,193)	-	(233,095)
Creditors falling due after one year	-	-	-	-
	1,010,058	1,050,194	10,213	2,070,465

16 Funds continued

Designated funds

The aggregate balance on the **Fixed Assets** funds represents the net book value of the PCC's fixed asset properties less the outstanding balance on the loans received to help purchase one of the properties.

The **Building repair** fund was created by the PCC to help meet the cost of known maintenance work to buildings owned or used by the PCC.

The **Lunch Club** fund relates to the activities of the church Lunch Club which is run weekly to provide fellowship and a meal at the church for retired persons.

The **Resource** fund relates to the activities of the church's bookstall, which aims to provide resources to help with spiritual growth.

Restricted funds

The **Donated Staff** fund represents the services of staff donated by The Bromley Christian Workers Trust for specific roles within the overall ministry of the church.

The **Mission Beyond Bromley** fund was created from donations received to help support the charity's mission partners.

The **Hardship** fund was created from donations received to help relieve material hardship amongst members of the church family.

The **Equipment** fund was created from donations received to help replace equipment, which last year's donations being used towards the replacement of a boiler.

17 Operating lease commitments

In the previous year the charity leased a residential property and this lease came to an end in 2024. The minimum amount payable in respect of this lease was as follows:

	2025	2024
	£	£
Payments falling due:		
Within one year	-	-

During the year the charity was charged £nil (2024: £12,040) for its operating lease.

18 Transactions with related parties

The PCC works closely with The Bromley Christian Workers Trust ('BCWT') (registered charity number 1183501) and, though neither charity controls the other, they did share a trustee and some key staff for part of the year. BCWT is therefore considered to be a related party. From time to time, BCWT and Christ Church Bromley make grants to each other and support their respective charitable activities in other ways. The transactions with BCWT have been disclosed in the above notes.

The PCC also works closely with a new charity Christ Church Bromley Workers Trust ('CCBWT') (registered charity number 1213890) which is under the control of the PCC and they share common trustees. Matthew Lloyd (a clergy member of the PCC) is employed by CCBWT. The transactions relating to this arrangement are disclosed above in Note 7.

During the year the charity:

a) received donations totalling £63,421 (2024: £30,624) from related parties (which includes members of the PCC, any other members of key management and anyone closely connected to them).
b) paid employment benefits of £342 (2024: £1,026) to Vanessa Redhouse, who is married to Mark Redhouse (a clergy member of the PCC) for administrative assistance.
c) paid employment benefits of £158 (2024: £1,026) to Ruth Lloyd, who is married to married to Matthew Lloyd (a clergy member of the PCC) for administrative assistance.

Except for the reimbursement of expenses incurred when acting as agent for the charity, or incurred when undertaking clergy duties, no expenses were paid to (or for) members of the PCC (2024: £nil).

Except as disclosed in note 7 'Analysis of staff costs', there have been no other transactions with related parties during the year.