St Paul Old Ford
Loving God, seeking transformation

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL AND ST MARK, OLD FORD

Registered Charity 1133963

Reports & Accounts

Financial Year Ending 31/12/2025

Contents

Legal & Administrative Details
Trustees Report
Independent Examiners Report
Statement of Financial Activities
Statement of Financial Position
Notes - Accounting Policies
Notes - Analysis of Income & Expenditure
Notes - Analysis of Net Assets Between Funds
Notes - Other

Created using ExpensePlus

Legal & Administrative Details

Charity Name:	THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL AND ST MARK, OLD FORD
Charity Number:	1133963
Charity Address:	St Paul's Church, 84 St Stephen's Rd, Bow, London E3 5JL
Trustees:	Victor Cummings Janet Andrews Matthew McKay Rev Darius Weithers Andrew Walters Rev William O'Reilly Melanie O'Reilly Tracey Yewman Tim Murray Anne Elizabeth Zakiewicz
Key Management Personnel:	The church recognises its key management personnel as the Incumbent (Revd. Darius Weithers), the Churchwardens and the P.C.C.
Name & Address of Primary Banker:	Barclays Bank PLC
Independent Examiner:	Alex & Co Chartered Accountants 46A Fairlawn Park Sydenham London SE26 5RY

Trustees Report

Objects of the charity

The principal object of St Paul and St Mark Old Ford is the promotion of the Christian faith in accordance with the doctrines and practices of the Church of England, for the benefit of the public, in the ecclesiastical parish of Old Ford and the surrounding area. In furtherance of this object, the Parochial Church Council (PCC) works in partnership with the vicar to provide regular public worship, pastoral care, and opportunities for spiritual growth; to proclaim the good news of Jesus Christ through teaching, service, and welcome; and to serve the wider community through outreach, hospitality, and the provision of the church building for charitable and community use. The PCC is committed to creating a safe and inclusive environment where all are welcomed, and to enabling people to grow in confidence in Jesus and live out the way of Christ in the power of the Holy Spirit. In planning its activities, the PCC has had due regard to the Charity Commission's guidance on public benefit.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity’s main activities and achievements were as follows:

During 2025, St Paul and St Mark Old Ford continued to fulfil its charitable objects through a broad programme of worship, discipleship, pastoral care, community engagement, and building-based partnerships.

Regular public worship remained at the heart of the church's life, centred on the Sunday Eucharist and supported by midday prayer, Saturday morning prayer online, and midweek Bible study groups meeting on Wednesdays in a variety of formats including a lunchtime session, an evening group, and Bible in the Pub at The Eleanor Arms. The church continued to conduct weddings, funerals, and other occasional offices as part of its service to the parish.

Pastoral care was provided by the pastoral team, led by the pastoral assistant and the vicar, offering visits, phone calls, prayer, and communion to those who are housebound, unwell, or experiencing difficult circumstances. The church building remained open Monday to Friday, with a member of the welcome and reception team available to offer support or signpost visitors to appropriate help.

The church's community-facing activities continued to grow. St Paul's Kitchen, the church café, built on its successful reopening by welcoming new and returning customers in an environment described by visitors as warm, safe, and sociable. The stay and play group for parents with babies and toddlers continued on Fridays, alongside the Knit and Natter group and regular men's breakfasts. The church maintained its weekly food collection for Bow Foodbank, with donations delivered each Tuesday to the Roman Road centre.

The church sustained its commitment to children and young people. The Sunday school and Sunday morning youth group continued throughout the year, with a team of volunteer leaders. The Morpeth School lunchtime club, a key point of outreach contact with young people beyond the congregation, also continued. Efforts to rebuild the Monday evening Rise youth club, which had been paused following staff illness in late 2024, remained a priority.

St Paul's continued to serve as a significant community venue. The church hosts Into University and Ability Bow as long-term building tenants, both of whom deliver vital services to the local community. Room bookings and venue hire continued to provide an important income stream and brought a wide range of community users into the building, from dance workshops and children's parties to exercise classes and wellbeing events.

The PCC continued to support its mission partners, the Quail family in Nicaragua, and maintained its annual Common Fund contribution to the Diocese of London. Safeguarding remained a standing item on the PCC agenda, with ongoing work on DBS checks, volunteer training, and the implementation of policies and procedures in line with diocesan guidance.

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

Structure, Governance and Management

St Paul and St Mark Old Ford is a registered charity (charity number 1133963) and an ecclesiastical parish within the Diocese of London in the Church of England. The Parochial Church Council (PCC) is a corporate body established by the Church of England and operates under the Parochial Church Council (Powers) Measure 1956 as amended. The PCC is also governed by the provisions of the Charities Act 2011 and the Church Representation Rules.

The method of appointment of PCC members is set out in the Church Representation Rules. Members are either ex officio by virtue of another office they hold, elected by the Annual Parochial Church Meeting (APCM), or co-opted in accordance with the Rules. All PCC members are trustees of the charity for the purposes of charity law. New PCC members are made aware of their responsibilities as trustees and are encouraged to attend any relevant training offered by the diocese.

During 2025, the PCC met 5 times. The PCC is chaired by the vicar, Rev Darius Weithers. A standing committee, comprising the vicar, the churchwardens, the treasurer (when appointed), and the PCC secretary, is authorised to transact the business of the PCC between meetings, subject to any directions given by the full PCC.

The church employed an average of 14 staff during the year. Day-to-day operations were managed by the building manager (until the autumn) and the welcome and hospitality co-ordinator, supported by a part-time office and finance administrator, a handyman, and café staff.

The treasurer role remained vacant during 2025, but support from an external consultant was engaged mid-year to help review and update our financial processes. The PCC recognises that recruiting a treasurer and strengthening financial management capacity remains a priority.

The PCC has due regard to the Charity Commission's guidance on public benefit when planning its activities. The PCC carries employer liability, public liability, and buildings insurance appropriate to its operations and has complied with its duty to have due regard to the House of Bishops' safeguarding guidance.

Financial Review

Overview

The PCC is pleased to report that total income for the year ended 31 December 2025 was £320,768, an increase of 15.8% on the prior year (2024: £276,916). Total expenditure was £314,726 (2024: £278,228), resulting in a net surplus of £6,042 (2024: net deficit of £1,311). This represents a welcome return to a positive overall position after the small deficit recorded in 2024. Total funds carried forward at 31 December 2025 were £457,966 (2024: £451,924).

Income

The largest source of income was trading activities, which contributed £238,356. This category includes property rental income and building hire fees, which continued to be a core income stream for the church. The strong performance of venue hire, which had reached record levels in 2024, was sustained during the year. Donations and legacies totalled £75,018 (2024: £82,717). While unrestricted donations and legacies fell to £35,896 (2024: £82,717 total in prior year, all unrestricted), the church received £39,122 in restricted donations during 2025, a significant development given that no restricted income had been received in 2024. These restricted funds were designated for two purposes: building maintenance, and local support, hardship and community work. Investment income was £5,441 (2024: £6,105), reflecting a modest reduction in deposit account interest. Other income of £1,953 was also received during the year.

Expenditure

Total expenditure of £314,726 was incurred entirely against unrestricted funds. Charitable activities accounted for £313,076, representing the vast majority of spending and covering staff costs, church running costs, the Common Fund contribution, and ministry and building-related expenses. Governance costs were £1,650 (2024: £1,650), unchanged from the prior year and relating to the independent examiner's fee. The PCC notes that unrestricted expenditure of £314,726 exceeded unrestricted income of £281,646 during the year, resulting in an unrestricted fund deficit of £33,080. This was more than offset at total fund level by the restricted income received, but the underlying unrestricted position is an area the PCC will monitor closely in the year ahead.

Balance sheet and funds

Total net assets at 31 December 2025 were £457,966 (2024: £451,924). Fixed assets stood at £286,198 (2024: £294,102), reflecting a further year of depreciation on the long leasehold property, office equipment, and fixtures and fittings, with no significant capital additions during the year. Cash at bank increased to £171,526 (2024: £149,745), providing improved short-term liquidity. Debtors were broadly stable at £11,250 (2024: £10,552), with a small prepayment of £75 also recognised. Creditors due within one year rose significantly to £11,083 (2024: £2,475), and the PCC will wish to ensure this is managed down during 2026.

At the year end, the charity's funds were represented by unrestricted general funds of £418,844 (2024: £451,924) and two restricted funds totalling £39,122: a Building Maintenance fund of £19,561 and a Local Support, Hardship & Community fund of £19,561. No expenditure was charged against the restricted funds during 2025, and the PCC intends to apply these funds in accordance with donors' wishes during 2026.

Reserves

The PCC's reserves policy is to maintain sufficient unrestricted free reserves to cover at least three months' essential operating costs. At 31 December 2025, unrestricted funds stood at £418,844, of which £286,198 was represented by fixed assets, leaving free reserves of approximately £132,646. Based on 2025 unrestricted expenditure of £314,726, three months' operating costs would be approximately £78,682, and the PCC is satisfied that free reserves are adequate to meet this target. The PCC will continue to keep the reserves policy under review, particularly in light of the unrestricted deficit recorded during the year.

Looking ahead

The PCC recognises that while the overall financial position remains stable, the underlying unrestricted deficit of £33,080 requires attention. Priorities for 2026 include appointing a treasurer and strengthening financial oversight, managing expenditure in line with unrestricted income, deploying the restricted funds received in 2025 for their intended purposes, and continuing to develop income from building hire, the café, and giving. The PCC remains committed to maintaining financial stability while investing in the church's mission and ministry.

Funds in Deficit

At 31 December 2025, no individual fund of the charity was in deficit. The unrestricted general fund carried forward a balance of £418,844 and the two restricted funds — Building Maintenance and Local Support, Hardship & Community — each carried forward a balance of £19,561. The PCC is satisfied that all funds are able to meet their obligations as they fall due.

Investments Policy

The PCC's investment policy is to maintain its reserves in low-risk, readily accessible deposit accounts appropriate to a charity of its size. The church holds its deposit funds with the CCLA Church of England Deposit Fund (CBF), which is designed specifically for Church of England organisations and offers a competitive rate of return while preserving capital and providing immediate access. The PCC does not hold any listed investments or endowment funds. Investment income for the year was £5,441 (2024: £6,105). The PCC reviews its deposit arrangements periodically to ensure they remain appropriate and continues to be satisfied that the CCLA deposit fund meets the church's needs for security, liquidity, and a reasonable return.

Responsibilities of Trustees under charity law

The trustees are responsible for preparing the trustees' 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 trustees 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, including income and expenditure, for the financial year. In preparing these financial statements, the trustees 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 trustees are 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.

Signature

This report was approved by the trustees, and is signed on their behalf by:

Name
Signature
Date

Independent Examiners Report

I report to the trustees on my examination of the accounts of THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL AND ST MARK, OLD FORD ('the charity') for the year ended 31/12/2025.

Responsibilities and Basis of Report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 Act.

Independent Examiners Qualification

I confirm that I am qualified to undertake the examination because I am a member of the [Insert Applicable Listed Body], which is one of the listed bodies.

Independent Examiner's Statement

I have completed my examination. I confirm that no material 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Independent Examiner's Details

Name: Alex & Co Chartered Accountants

Address: 46A Fairlawn Park
Sydenham
London SE26 5RY

Name
Signature
Date

Statement of Financial Activities

	Unrestricted	Restricted	Total	Prior Year
Incoming Resources				
Donations & Legacies	35,896	39,122	75,018	82,717
Charitable Activities	0	0	0	0
Investments	5,441	0	5,441	6,105
Trading Activities	238,356	0	238,356	187,342
Other	1,953	0	1,953	753
Total incoming resources (2)	281,646	39,122	320,768	276,917
Resources Used				
Charitable Activities	313,076	0	313,076	274,621
Raising Funds	0	0	0	0
Governance Costs	1,650	0	1,650	3,607
Support	0	0	0	0
Other	0	0	0	0
Total resources used (3)	314,726	0	314,726	278,228
Net Incoming / Outgoing Resources (before transfers)	-33,080	39,122	6,042	-1,311
Fund Transfers In	0	0	0	0
Fund Transfers Out	0	0	0	0
Net Incoming / Outgoing Resources (before gains/losses)	-33,080	39,122	6,042	-1,311
Investment Gains (or Losses)	0	0	0	0
Net Incoming / Outgoing Resources (before Asset Revaluation)	-33,080	39,122	6,042	-1,311
Asset Revaluation	0	0	0	0
Net Movement of Funds	-33,080	39,122	6,042	-1,311
Total Funds Brought Forward	451,924	0	451,924	453,235
Total Funds Carried Forward	418,844	39,122	457,966	451,924
Represented By				
General (Unrestricted)	418,844	0	418,844	451,924
Building Maintenance (Restricted)	0	19,561	19,561	0
Local Support, Hardship & Community (Restricted)	0	19,561	19,561	0

Statement of Financial Position

	Unrestricted	Restricted	Total	Prior Year
Current Assets				
Cash	132,405	39,122	171,526	149,745
Accounts Receivable (6)	11,250	0	11,250	10,552
Prepayments (6)	75	0	75	0
Total	143,730	39,122	182,851	160,297
Non-Current Assets				
Fixed Assets (5)	286,198	0	286,198	294,102
Investments	0	0	0	0
Total	286,198	0	286,198	294,102
Current Liabilities				
Accounts Payable (6)	11,083	0	11,083	2,475
Deferred Income (6)	0	0	0	0
Total	11,083	0	11,083	2,475
Non-Current Liabilities				
Long Term Loan / Mortgage	0	0	0	0
Total	0	0	0	0
Net Current Assets	132,646	39,122	171,768	157,822
Total Net Assets (Assets Minus Liabilities)	418,844	39,122	457,966	451,924
Represented By				
General (Unrestricted)	418,844	0	418,844	451,924
Building Maintenance (Restricted)	0	19,561	19,561	0
Local Support, Hardship & Community (Restricted)	0	19,561	19,561	0

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name

Signature

Date

Note 1 - Accounting Policies

Basis of Preparation

These financial statements have been prepared in accordance with 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 principles adopted in the preparation of the financial statements are set out in the accounting policies below.

Going Concern

The Trustees consider the charity to be a going concern at the date for approving the accounts. There are no material uncertainties that the charity can continue as a going concern for the next year.

Key Risks & Uncertainties

The PCC has identified the following principal risks and uncertainties facing the charity:

The most significant operational risk remains the vacancy in the treasurer role, which has now persisted for a number of years. While financial oversight has been maintained through the combined efforts of staff, PCC members, and the use of an external consultant, the absence of a dedicated treasurer limits the PCC's capacity for detailed financial planning, budgeting, and monitoring. Recruiting a suitable treasurer remains a high priority.

The unrestricted deficit of £33,080 recorded in 2025, where unrestricted expenditure exceeded unrestricted income, represents a financial risk if the trend continues. Although overall funds increased due to restricted income received during the year, restricted funds are not available for general purposes and the PCC cannot rely on such income recurring. The PCC is mindful of the need to bring unrestricted income and expenditure back into balance and will keep this under close review during 2026.

Staff costs represent the single largest area of expenditure and any changes in staffing levels, sickness absence, or statutory employment costs have a material impact on the church's finances. The church experienced the effects of long-term staff absence in its youth ministry during 2024 and into 2025, which affected both the delivery of ministry and the associated costs of maintaining or rebuilding provision.

The church is reliant on a relatively small number of income streams, with property rental and building hire accounting for the majority of income. Any loss of a major tenant, a sustained reduction in venue hire bookings, or a significant period of building closure for maintenance would have a material effect on the church's financial position. The PCC notes that the leases for Into University and Ability Bow are subject to periodic renewal and is committed to maintaining these partnerships on a sustainable basis.

Like many organisations, the church continues to face cost-of-living pressures, particularly in relation to energy costs, insurance, and staffing. These external factors are largely outside the PCC's control but are kept under regular review.

The PCC manages risk through regular meetings, standing committee oversight, appropriate insurance cover, compliance with safeguarding policies and procedures, and the engagement of professional advisers including

an independent examiner. The PCC is committed to strengthening its risk management processes and will consider formalising a risk register during 2026.

Fund Accounting

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects.

Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources, it is probable that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability.

- All voluntary income from members of the charity are recognised as donations and are included in full, with associated Gift Aid receivable in the Statement of Financial Activities.
- Grants where entitlement is not conditional on the delivery of specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.
- Income resources from charitable trading activities such as the letting of the building are accounted for when invoices are drawn up (as at the point of entitlement).
- Donated services and facilities are included at the value to the charity where this can be quantified.
- Gifts in Kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.
- Volunteer time, the value of voluntary support for the work of the charity, is not included in the accounts but is described in the Trustees Annual Report.
- Investment Income is included in the accounts when receivable

Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Governance Costs

Governance costs include 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. Governance costs are shown within ‘Analysis of Expenditure’ note.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Tangible Fixed Assets

Items of equipment and property improvements are recognised as tangible fixed assets where the cost exceeds £1,000 and the item is expected to have a useful life of more than one year. Items below this threshold are expensed in full in the Statement of Financial Activities in the period in which they are incurred.

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost of each asset over its estimated useful life, as follows:

- Long leasehold property — 2% per annum, straight line
- Office equipment — 5% per annum, reducing balance
- Furniture and fittings — 5% per annum, reducing balance

The PCC reviews fixed assets for indicators of impairment at each reporting date. Where the recoverable amount of an asset is found to be below its carrying amount, the asset is written down to its recoverable amount, and the impairment loss is recognised in the Statement of Financial Activities.

Pensions

The charity operates a defined contribution pension scheme. Contributions are charged to the statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Operating Leases

Rental charges payable under operating leases are charged on a straight-line basis over the terms of the lease.

Taxation

The charity is exempt from tax on its charitable activities.

Judgements and Key Sources of Estimation

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

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

- The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.
- The constructive obligation for grants payable is based on an assessment of the likely duration of the supported activity. This estimate is re-assessed annually and the obligation is adjusted to reflect current expectations.

Concessionary Loans

The charity initially recognises and measures concessionary loans at the amount received or receivable. The carrying amount is adjusted in subsequent years to reflect repayments and any accrued interest.

Note 2 - Analysis of Income

Current Year

	Unrestricted	Restricted	Total
Incoming Resources			
Donations & Legacies			
Donations	31,033	39,122	70,155
Gift Aid	4,863	0	4,863
Grants	0	0	0
	35,896	**39,122**	**75,018**
Charitable Activities			
Events and Activities	0	0	0
	0	**0**	**0**
Investments			
Bank Interest	5,441	0	5,441
	5,441	**0**	**5,441**
Trading Activities			
Cafe	12,635	0	12,635
Property & Rental Income	225,722	0	225,722
	238,357	**0**	**238,357**
Other			
Other Income	1,953	0	1,953
Parochial Fees	0	0	0
	1,953	**0**	**1,953**
Total incoming resources	281,646	39,122	320,768

Prior Year

	Unrestricted	Restricted	Total
Incoming Resources			
Donations & Legacies			
Donations	78,861	0	78,861
Gift Aid	3,856	0	3,856
Grants	0	0	0
	82,717	**0**	**82,717**
Charitable Activities			
Events and Activities	0	0	0
	0	**0**	**0**
Investments			
Bank Interest	6,105	0	6,105
	6,105	**0**	**6,105**
Trading Activities			
Cafe	6,323	0	6,323
Property & Rental Income	181,019	0	181,019
	187,342	**0**	**187,342**
Other			
Other Income	0	0	0
Parochial Fees	753	0	753
	753	**0**	**753**
Total incoming resources	276,917	0	276,917

Note 3 - Analysis of Expenditure

Current Year

	Unrestricted	Restricted	Total
Resources Used			
Charitable Activities			
Activities	4,499	0	4,499
Admin	6,149	0	6,149
Cafe	4,480	0	4,480
Common Fund (Parish Share)	67,500	0	67,500
Depreciation	7,904	0	7,904
Event Costs	755	0	755
Finance Costs and Bank Charges	694	0	694
Gifts Given	6,000	0	6,000
Insurance	8,688	0	8,688
Other Expenditure	14,231	0	14,231
Premises Maintenance	53,995	0	53,995
Premises Utilities	22,960	0	22,960
Staff Costs	115,221	0	115,221
	313,076	**0**	**313,076**
Governance Costs			
Governance Costs	0	0	0
Independent Examination	1,650	0	1,650
	1,650	**0**	**1,650**
Total resources used	314,726	0	314,726

Prior Year

	Unrestricted	Restricted	Total
Resources Used			
Charitable Activities			
Activities	1,450	0	1,450
Admin	6,059	0	6,059
Cafe	5,685	0	5,685
Common Fund (Parish Share)	62,500	0	62,500
Depreciation	0	0	0
Event Costs	11,534	0	11,534
Finance Costs and Bank Charges	368	0	368
Gifts Given	6,000	0	6,000
Insurance	9,607	0	9,607
Other Expenditure	6,702	0	6,702
Premises Maintenance	11,247	0	11,247
Premises Utilities	22,421	0	22,421
Staff Costs	123,338	7,710	131,048
	266,911	**7,710**	**274,621**
Governance Costs			
Governance Costs	1,957	0	1,957
Independent Examination	1,650	0	1,650
	3,607	**0**	**3,607**
Total resources used	270,518	7,710	278,228

Note 4 - Analysis of Net Assets Between Funds

Current Year

	Unrestricted	Restricted	Total
Current Assets	143,730	39,122	182,851
Non-Current Assets	286,198	0	286,198
Current Liabilities	11,083	0	11,083
Non-Current Liabilities	0	0	0
Total Net Assets (Assets Minus Liabilities)	418,844	39,122	457,966

Prior Year

	Unrestricted	Restricted	Total
Current Assets	160,297	0	160,297
Non-Current Assets	294,102	0	294,102
Current Liabilities	2,475	0	2,475
Non-Current Liabilities	0	0	0
Total Net Assets (Assets Minus Liabilities)	451,924	0	451,924

Note 4 - Other

Volunteers

The charity benefits greatly from the voluntary contributions of time and money. Please refer to the trustees' report for further detail about volunteer contributions in the organisation.

Independent Examination Fees

Fees payable to the independent examiner for independent examination were: £1,650. Fee payable in the prior year: £1,650.

Staff Costs

The total staff costs and employee benefits for the reporting period were as follows:

	2025	2024
	£	£
Gross wages and salaries	101,569	112,652
Employer's National Insurance contributions	8,487	1,319
Employer's pension contributions	4,704	4,403
Total	**114,760**	**118,374**

The average number of employees during the year was 15 (2024: 9).

No employees received employee benefits in excess of £60,000 during the year (2024: nil).

Key Management Personnel

The charity considers its key management personnel to be the Vicar: Revd. Darius Weithers, the Churchwardens and the PCC. The total employee benefits received by the key management personnel (including employer national insurance and pension contributions) was £0. (Total employee benefits for the prior year were: £0.

Trustee Remuneration

No trustees received any remuneration or other benefits during the year ended 31 December 2025 (2024: nil).

Trustee Expenses

During the year, a total of £2,148 (2024: £nil) was reimbursed to three trustees in respect of expenses incurred on behalf of the charity. These reimbursements related to clergy expenses, ministry supplies, subscriptions, administrative costs, and church event expenses legitimately incurred in the course of their duties.

Trustee Donations

During the year the total aggregated donations made to the charity by the trustees was £8,057. There were no conditions attached to the donations. Total aggregate donations from prior year are unknown.

Note 5 - Tangible Fixed Assets

	Computer & Office Equipment	Fixtures & Fittings	Freehold Property	Total
Cost				
Prior to 1st January 2025	38,204	47,412	208,486	294,102
Additions in financial year	0	0	0	0
Total as at 31st December 2025	38,204	47,412	208,486	294,102
Depreciation				
Prior to 1st January 2025	0	0	0	0
Additions in financial year	2,011	987	4,906	7,904
Total as at 31st December 2025	2,011	987	4,906	7,904
Net Book Value				
As at 31st December 2025	36,193	46,425	203,580	286,198
As at 31st December 2024	38,204	47,412	208,486	294,102

Note 6 – Debtors and Creditors

Debtors

Accounts Receivable

Description	Amount
Gift Aid	525
Trade Debtors	10,725
Total	11,250

Prepayments

Description	Amount
Prepayments	75
Total	75

Creditors

Accounts Payable

Description	Amount
Accruals & Trade creditors	10,575
Tax, Pension & Social Security	508
Total	11,083

Deferred Income

Description	Amount
Deferred Income	0
Total	0

Note 7- Analysis of Charitable Funds

Current Year

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	451,924	281,646	314,726	0	418,844
Total	451,924	281,646	314,726	0	418,844
Unrestricted Total	451,924	281,646	314,726	0	418,844
Restricted					
Building Maintenance (Restricted)	0	19,561	0	0	19,561
Local Support, Hardship & Community (Restricted)	0	19,561	0	0	19,561
Total	0	39,122	0	0	39,122
Restricted Total	0	39,122	0	0	39,122
TOTAL	451,924	320,768	314,726	0	457,966

Prior Year

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	445,525	276,916	270,517	0	451,924
Total	445,525	276,916	270,517	0	451,924
Unrestricted Total	445,525	276,916	270,517	0	451,924
Restricted					
Building Maintenance (Restricted)	0	0	0	0	0
Local Support, Hardship & Community (Restricted)	7,710	0	7,710	0	0
Total	7,710	0	7,710	0	0
Restricted Total	7,710	0	7,710	0	0
TOTAL	453,235	276,916	278,227	0	451,924

Fund Transfers

There were no Fund Transfers this financial year.

Fund Descriptions

Name	Description
General	General funds for the ministry and mission of the parish
Building Maintenance	Restricted fund from Heather Peters Legacy
Local Support, Hardship & Community	Restricted fund from Heather Peters Legacy

Note 8 - Transactions to Related Parties

Rev Darius Weithers, the vicar and chair of the PCC, is a trustee of the charity. During the year, the church employed Grace Weithers, his wife, as Welcome and Hospitality Co-ordinator. Mrs Weithers' employment was approved by the PCC in accordance with its conflicts of interest policy, and Rev Weithers was not involved in any decisions relating to her appointment, remuneration, or terms of employment.

During the year ended 31 December 2025, the total cost to the charity of Mrs Weithers' employment was £24,592 (2024: £-), comprising gross pay of £21,242, employer's National Insurance contributions of £2,248, and employer's pension contributions of £1,102.

Other than the transaction disclosed above, there were no other related party transactions during the year that require disclosure.

Note 9 - Prior Period Adjustment

There were no prior year adjustments.