Charity number: 1134047

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JOHN THE BAPTIST, WEST WICKHAM

INDEPENDENTLY EXAMINED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

PCC ST JOHN THE BAPTIST, WEST WICKHAM

CONTENTS

	Page
Reference and administrative details of the charity, its trustees and advisers	1
Trustees' report	2 - 7
Independent examiner's report	8 - 9
Statement of financial activities	10
Balance sheet	11
Notes to the financial statements	12 - 23

PCC ST JOHN THE BAPTIST, WEST WICKHAM

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees

Revd Jonathan Ward, Rector
Mr Jeremy Tagg, Secretary
Mrs Lenka Ellmann, Treasurer
Mrs Sarah Fletcher, PCC Member (resigned 4 May 2025)
Mrs Sally Munns, Reader
Mr Martin Pinnell, PCC Member (resigned 4 May 2025)
Mrs Penny Seabrook, Commissioned Pastoral Lay Minister
Mr Jeffrey Seabrook, PCC Member and Deanery Synod (resigned 4 May 2025)
Mrs Philippa Tagg, PCC Member and Deanery Synod
Mrs Louise Stockdale, PCC Member
Mrs Julia Cernoch, PCC Member & Reader
Mrs Jackie Barter, Churchwarden
Mrs Felicity Mason, Churchwarden
Miss Jessica Chick, PCC Member
Mrs Sybil Andrew, Commissioned Pastoral Lay Minister (resigned 4 May 2025)
Mr Martin Bedford (appointed 4 May 2025)
Mr Simon Mooi (appointed 4 May 2025)

Observers by invitation

Revd Richard Ford, Non-stipendiary priest

Charity registered number

1134047

Principal office

SJ's (St John's in the Community)
56 Croydon Road
West Wickham
Kent
BR4 9HU

Independent Examiner

P M Landergan FCA
26 Burney Street
London
SE10 8EX

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

The Incumbent and PCC present their annual report together with the financial statements of the charity for the year 1 January 2025 to 31 December 2025.

Objectives and Activities

a. POLICIES AND OBJECTIVES

The PCC is committed to facilitating worship for all and welcoming newcomers as members of our church community. It regularly considers how this might be best achieved. Our gathered worship involves prayer, the reading of Scripture, preaching, music and sharing the sacrament. The leadership considers the application of its vision and priorities at regular intervals in order to refine its mission/goals.

Our overall vision is summarised in the statement: ‘we aim to help anyone and everyone ‘do life’ with Jesus so that individuals, our local community and beyond can flourish’.

The following teams help drive our objectives and report to the PCC on their various activities:

Worship
Prayer
Care
Mission
Safeguarding

The PCC considers the Charity Commissioner’s guidance on public benefit and specifically, the guidance on charities for the advancement of religion. We aim to:

(i) Enable people to live out their faith in ways that serve the communities in which they work and live

(ii) Work out how, corporately, we can fulfil our particular mission as God’s people in our parish

To facilitate this work, we continue to use “SJ’s” at 56 Croydon Road, Coney Hall, as a multi use facility for the benefit both of church members and the wider community.

Worship and Prayer

We provide a variety of services across the week and over the course of the year that we hope our community find nourishing and appropriate to the season. There are weekly celebrations of Holy Communion, monthly ‘all together’ services and prayer meetings. We continued to conduct weddings, baptism, funerals and interments during 2025. Our services are structured on the Church of England’s Common Worship provisions.

Children, Youth Work and Home groups

We made children, youth and their families’ a mission priority for 2025. This involved establishing a number of new ventures, including ‘First Friday’ (a youth group for Secondary aged children), Youth Alpha, Messy Church and a refresh of our Sunday morning provision for 0- 5 year olds. These have gained traction quickly, and we have seen good numbers of young people engaging with these initiatives. It was encouraging to baptise 4 young people at the end of the year, as a positive indicator of the impact of this focus. We have also hosted classes of children from our local primary schools in the church for their exploration of the Christian faith and how it is expressed in the local community.

There remains a strong network of smaller church groups – home groups, which typically meet on a weekly basis for study, worship, prayer and care of one another.

Deanery Synod

We are able to have four Trustees on the Deanery Synod: currently two Trustees and our Rector sit on the Addington Deanery Synod. This provides an important link between the parish and the wider structures of the Church of England and enables us to connect with the vision of Southwark Diocese.

Ecumenical Relationships

St John's is a member of 'Churches Together in West Wickham', an organisation of eight churches in West Wickham. The associated ministers meet regularly and plan its programmers. Many of the ministers provided support to local schools by contributing to assemblies and some curriculum activities.

SJs

A small management group oversees the use of the centre and the associated volunteers. The use of 'SJ's' continues to blossom with the diary filling up with a range of activities. The venue remains a base for different services and is an effective expression of our connection, pastoral care and outreach to the local community.

Care Team & Southwark Pastoral Auxiliaries:

We have a team who oversee pastoral care in the church with the Rector and our two Diocesan Commissioned Pastoral Lay Ministers. The care we offer continues to grow, especially with the strong links we have forged with the Social Prescribing Team in Bromley.

Holy Communion services at Ben Curtis Park continue with other local churches. We have forged stronger links with Coloma Court, with one of our Readers visiting regularly in a quasi chaplaincy role, as well as conducting services for the residents

We have taken collections at intervals through the year for the benefit of other charities. We give one tenth of our income to other mission organisations and, through our participation in Southwark Diocese's Parish Support Fund, support the work of other churches within the diocese.

We continue to run Alpha and post Alpha courses to enable those outside the church to consider the big questions of life and faith.

Achievements and performance

a. Church Attendance

There are 135 people on the Church Electoral Roll as reported at the APCM in April 2025. Our weekly attendance has shown good signs of recovery since the drop that was experienced during the pandemic. The large festivals of Christmas and Easter were well attended by the local community.

b. REVIEW OF FINANCIAL ACTIVITIES

Overview of Funds

This includes salient details of financial transactions during the year, together with assets, liabilities and funds held, which are set out more fully within the notes to the financial statements.

The main features of the year were:

(a) General Fund:

Substantial regular giving and activities for generating funds together with fees and interest provided a total income of £145,765 Expenditure for the year amounted to £144,181 resulting in a surplus for the year of £1,584 and reserves in the General Fund of £96,094.

(b) Restricted Funds:

(i) SJ's The SJ'S fund stands at £90,500. This is represented by a fixed asset of £90,950 (the premises), and all expenses relating to premises are charged to the General Fund.

(ii) Missionary and charity enables donations to be made to specific causes as needed, along with the Church Yard fund that supports the maintenance of the Church Yard and the Restoration Fund that will be used for donations to cover future major works that are necessary. The balance in these funds is £13,404.

(c) Endowment Funds

This represented by two holding of investments in COIF Funds and the income be used for General Purposes and any revaluations are reflected in this fund, at the year end these investments were valued at £33,431.

Financial review

a. GOING CONCERN

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

b. RESERVES POLICY

The trustees recognise their duty to apply the charity's income to support its charitable objects while also ensuring the charity's financial stability. Reserves are defined as unrestricted funds freely available for general use, excluding restricted funds, designated funds and tangible fixed assets. Having considered the charity's funding profile, operational commitments and potential financial risks, the trustees have agreed that free reserves should be maintained at a £48,000 as this should provide sufficient time to cover any potential redundancy (though this possibility is considered to be remote) or a significant reduction in income to enable the Trustees to take appropriate action. At the year end, unrestricted free reserves stood at £94,302 excluding Fixed Assets of £1,792. The trustees consider this level appropriate to safeguard continuity of services and will review the reserves policy annually as part of their budgeting and risk management processes.

c. ASSETS AND FUNDS HELD AS CUSTODIAN

The Parochial Church Council act as Managing Trustees for SJ's and the endowment fund Investments.

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

Structure, governance and management

a. CONSTITUTION

Background

St John the Baptist PCC was a charity excepted from registration. However due to changes in legislation St John the Baptist PCC applied for charitable status in November 2009 to the Charity Commission this was effected on 3 February 2010 when it was formally registered as charity 1134047.

The PCC has the responsibility of co operating with the Incumbent in promoting, within the Parish, the whole mission of the church; pastoral, evangelistic, social and ecumenical.

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

Members of the PCC are either elected by the Annual Parochial Church Meeting (APCM), in accordance with the Church Representation Rules, or are ex officio.

The management of the charity is the responsibility of the Incumbent, and PCC who are elected and co opted under the Parochial Church Councils (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969) as amended.

c. ORGANISATIONAL STRUCTURE AND DECISION MAKING

St John’s forms part of the wider Church of England and comes under the authority of the Diocese of Southwark.

The PCC operates through several working parties and committees which meet between full meetings of the PCC. The Standing Committee is the only committee required by law and it has the power to conduct the business of the PCC between its meetings, subject to the direction of the PCC.

d. RISK MANAGEMENT

The Incumbent and PCC have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks. Included in the assessment are matters relating to; Health and Safety and Safeguarding Policies as well as comprehensive insurance cover.

The PCC adopted a Financial Governance Policy Document in May 2015 which is reviewed annually.

The PCC has adopted the Diocese’s Safe Church policies and procedures to safeguard children, young persons and adults who might be vulnerable. These policies and procedures are regularly monitored to ensure implementation. Each year our Safeguarding Officers attend at least two PCC meetings to keep us updated of requirements and also submit written reports in order that we can fully support them, our young people and any vulnerable adults. All persons who have contact with children, young persons and adults who might be vulnerable, are required to possess a clear Disclosure and Barring Service (“DBS”) report and receive information on safe caring and whistle blowing.

e. Asset and Property Management

The PCC is responsible for the consecrated and beneficed five hundred year old church building and land located off Layhams Road, West Wickham, Kent, BR4 9HJ. Churchwardens hold on special trust for the PCC moveable church furnishings.

The PCC act as Managing Trustees for SJ's, a converted shop of which we own the freehold, at 56 Croydon Road, Coney Hall, West Wickham, BR4 9HU. This premises hosts our parish office and is a venue for different community activities and services.

f. Mission

The PCC, as Trustees of this charity, has the responsibility of promoting in the ecclesiastical parish of St John's, the whole mission of the church, pastoral, evangelical, social and ecumenical. Our Rector is the Revd. Jonathan Ward. He is assisted by a retired Vicar, a retired non stipendiary priest, two Churchwardens, two Readers and two Commissioned Pastoral Lay Ministers, together with other members of the laity.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the 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 are sufficient to show and explain the charity's transactions and 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

The Incumbent and PCC are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report was approved by the PCC, on 16 March 2026 and signed on their behalf by:

Revd Jonathan Ward
Rector

Mrs Lenka Ellmann
Treasurer

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PCC ST JOHN THE BAPTIST, WEST WICKHAM (the 'charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2025.

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

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 EXAMINER'S REPORT (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

INDEPENDENT EXAMINER'S STATEMENT

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I can 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 by section 130 of the 2011 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.

Signed: Dated: 16 March 2026

P M Landergan FCA

For Landergan & Co Ltd
26 Burney Street
London
SE10 8EX

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
INCOME AND ENDOWMENTS FROM:						
Giving Gift Aided	2	**84,166**	**-**	**-**	**84,166**	*89,878*
Tax Recoverable	2	**21,038**	**-**	**-**	**21,038**	*22,541*
Planned Giving	2	**20,154**	**-**	**-**	**20,154**	*9,094*
Other Giving	2	**7,311**	**-**	**-**	**7,311**	*15,391*
Grants	2	**4,800**	**-**	**-**	**4,800**	*2,500*
Other trading activities	3,4	**5,134**	**-**	**-**	**5,134**	*5,404*
Investments	5	**3,162**	**968**	**-**	**4,130**	*4,466*
TOTAL INCOME AND ENDOWMENTS		**145,765**	**968**	**-**	**146,733**	*149,274*
EXPENDITURE ON:						
Charitable activities	6,7,8, 9,10	**144,181**	**880**	**-**	**145,061**	*151,147*
TOTAL EXPENDITURE		**144,181**	**880**	**-**	**145,061**	*151,147*
NET INCOME / (EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)		**1,584**	**88**	**-**	**1,672**	*(1,873)*
Net gains/(losses) on investments		**-**	**-**	**(1,392)**	**(1,392)**	*779*
NET INCOME / (EXPENDITURE) BEFORE OTHER RECOGNISED GAINS AND LOSSES		**1,584**	**88**	**(1,392)**	**280**	*(1,094)*
NET MOVEMENT IN FUNDS		**1,584**	**88**	**(1,392)**	**280**	*(1,094)*
RECONCILIATION OF FUNDS:						
Total funds brought forward		**94,510**	**103,816**	**34,823**	**233,149**	*234,243*
TOTAL FUNDS CARRIED FORWARD		**96,094**	**103,904**	**33,431**	**233,429**	*233,149*

The notes on pages 12 to 23 form part of these financial statements.

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	£	2025 £	£	2024 £
FIXED ASSETS					
Tangible assets	13		**91,697**		*92,744*
Investments	14		**33,431**		*34,823*
			125,128		*127,567*
CURRENT ASSETS					
Debtors	15	**6,443**		*6,779*	
Cash at bank and in hand		**106,329**		*101,595*	
		112,772		*108,374*	
CREDITORS: amounts falling due within one year	16	**(4,471)**		*(2,792)*	
NET CURRENT ASSETS			**108,301**		*105,582*
NET ASSETS			**233,429**		*233,149*
CHARITY FUNDS					
Endowment funds	17		**33,431**		*34,823*
Restricted funds	17		**103,904**		*103,816*
Unrestricted funds	17		**96,094**		*94,510*
TOTAL FUNDS			**233,429**		*233,149*

The financial statements were approved by the Trustees on 16 March 2026 and signed on their behalf, by:

Revd Jonathan Ward, Rector **Mrs Lenka Ellmann, Treasurer**

The notes on pages 12 to 23 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The 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) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

PCC St John the Baptist, West Wickham constitutes a public benefit entity as defined by FRS 102.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1. ACCOUNTING POLICIES (continued)

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Fundraising and publicity costs relate to the objects of the charity. Support costs are those costs incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Charitable activities and Governance costs are costs incurred on the charity's educational operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

1.5 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities.

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold property	-	Freehold Straight Line over 100 years
Fixtures and fittings	-	Straight line 4 years

1.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading 'Gains/(losses) on investments' in the Statement of financial activities.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES (continued)

1.7 Operating leases

Rentals under operating leases are charged to the Statement of financial activities on a straight line basis over the lease term.

1.8 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

1.9 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Giving Gift Aided	**84,166**	**-**	**-**	**84,166**	*89,878*
Tax Recoverable	**21,038**	**-**	**-**	**21,038**	*22,541*
Planned Giving	**20,154**	**-**	**-**	**20,154**	*9,094*
Other Giving	**7,311**	**-**	**-**	**7,311**	*15,391*
Subtotal detailed disclosure	**132,669**	**-**	**-**	**132,669**	*136,904*
Grants	**4,800**	**-**	**-**	**4,800**	*2,500*
Total donations and legacies	**137,469**	**-**	**-**	**137,469**	*139,404*
Total 2024	*139,404*	*-*	*-*	*139,404*	

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

3. FUNDRAISING INCOME

	Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Fee Income	**4,864**	**-**	**-**	**4,864**	*5,279*
	4,864	**-**	**-**	**4,864**	*5,279*
Total 2024	*5,279*	*-*	*-*	*5,279*	

4. TRADING ACTIVITIES

	Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Charity trading income					
Lease contribution	**270**	**-**	**-**	**270**	*125*
	270	**-**	**-**	**270**	*125*
Net income from trading activities	**270**	**-**	**-**	**270**	*125*

5. INVESTMENT INCOME

	Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Dividends	**-**	**968**	**-**	**968**	*945*
Interest	**3,162**	**-**	**-**	**3,162**	*3,521*
	3,162	**968**	**-**	**4,130**	*4,466*
Total 2024	*3,521*	*945*	*-*	*4,466*	

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

6. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Ministry	**135,321**	**880**	**-**	**136,201**	*142,659*
SJ's	**7,270**	**-**	**-**	**7,270**	*6,898*
	142,591	**880**	**-**	**143,471**	*149,557*
Total 2024	*142,159*	*7,398*	*-*	*149,557*	

7. DIRECT COSTS

	Ministry £	SJ's £	Total 2025 £	*Total 2024 £*
Ministry- diocesan quota	**77,000**	**-**	**77,000**	*77,000*
Ministry - clergy expenses	**1,539**	**-**	**1,539**	*2,118*
Church services	**3,190**	**-**	**3,190**	*3,735*
Hire & maintenance, buildings & equipment	**13,503**	**7,270**	**20,773**	*23,119*
Youth & children	**4,841**	**-**	**4,841**	*1,886*
Upkeep of churchyard	**430**	**-**	**430**	*500*
General expenses	**3,414**	**-**	**3,414**	*6,360*
Wages and salaries	**-**	**-**	**-**	*6,777*
Pension cost	**-**	**-**	**-**	*525*
Depreciation	**1,047**	**-**	**1,047**	*1,400*
	104,964	**7,270**	**112,234**	*123,420*
Total 2024	*123,420*	*-*	*123,420*	

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

8. SUPPORT COSTS

	Ministry £	Total 2025 £	*Total 2024 £*
Subscriptions	**1,151**	**1,151**	*971*
Printing, stationery & telephone	**1,344**	**1,344**	*872*
Bank charges	**247**	**247**	*267*
Wages and salaries	**11,868**	**11,868**	*10,232*
	14,610	**14,610**	*12,342*
Total 2024	*12,342*	*12,342*	

During the year ended 31 December 2025, the charity incurred the following Governance costs:

£NIL *(2024 - £NIL)* included within the table above in respect of Direct costs - Activities (Activity 1).

£NIL *(2024 - £NIL)* included within the table above in respect of Direct costs - Activity 2.

9. GOVERNANCE COSTS

	Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Independent Examiners Fees	**1,590**	**-**	**-**	**1,590**	*1,590*

10. ANALYSIS OF GRANTS

	Grants 2025 £	Total 2025 £	*Total 2024 £*
Missionary and charitable giving	**16,627**	**16,627**	*13,795*
Total 2024	*13,795*	*13,795*	

11. EXAMINER'S REMUNERATION

The Independent Examiner's remuneration amounts to an Independent Examination fee of £1,500 2024 £1,590

12. STAFF COSTS

Staff costs were as follows:

	2025	*2024*
	£	*£*
Wages and salaries	**11,868**	*17,009*
Other pension costs	**-**	*525*
	11,868	*17,534*

The average number of persons employed by the charity during the year was as follows:

	2025	*2024*
	No.	*No.*
Administration	**1**	*1*

No employee received remuneration amounting to more than £60,000 in either year.

13. TANGIBLE FIXED ASSETS

	Freehold property	Fixtures and fittings	Total
	£	£	£
Cost			
At 1 January 2025 and 31 December 2025	**95,000**	**3,803**	**98,803**
Depreciation			
At 1 January 2025	**4,050**	**2,009**	**6,059**
Charge for the year	**450**	**597**	**1,047**
At 31 December 2025	**4,500**	**2,606**	**7,106**
Net book value			
At 31 December 2025	**90,500**	**1,197**	**91,697**
At 31 December 2024	*90,950*	*1,794*	*92,744*

Following a review the PCC have decided to depreciate the fabric of the building over a period of 100 years using the straight line basis, but not the freehold since this does wear out over time.

In addition the church is committed to ensuring that the property is kept in a good state of repair to protect its value.

14. FIXED ASSET INVESTMENTS

	Listed securities £
Market value	
At 1 January 2025	**34,823**
Revaluation	**(1,392)**
At 31 December 2025	**33,431**

Investments at market value comprise:

	2025 £	*2024 £*
Listed investments	**33,431**	*34,823*

All the fixed asset investments are held in the UK

The fixed assets investments which are held within an endowment fund comprise 1,506 units in the CBF Investment Fund. Dividends from these investments are used for the maintenance of the churchyard in accordance with the terms of the endowments.

The fund arises from endowments made in 1953 & 1958.

The freehold property and the investments are held by the South London Church Fund and Southwark Diocesan Board of Finance acting as custodian trustees.

15. DEBTORS

	2025 £	*2024 £*
Other debtors	**5,305**	*5,454*
Prepayments and accrued income	**1,138**	*1,325*
	6,443	*6,779*

16. CREDITORS: Amounts falling due within one year

	2025 £	*2024 £*
Trade creditors	**877**	*1,202*
Other creditors	**2,004**	*-*
Accruals and deferred income	**1,590**	*1,590*
	4,471	*2,792*

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

17. STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 January 2025 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2025 £
Unrestricted funds					
General Fund	**94,510**	**145,765**	**(144,181)**	**-**	**96,094**
Endowment funds					
Endowment Funds	**34,823**	**-**	**-**	**(1,392)**	**33,431**
Restricted funds					
Restoration Fund	**6,569**	**-**	**-**	**-**	**6,569**
Churchyard Fund	**6,297**	**968**	**(430)**	**-**	**6,835**
SJ's	**90,950**	**-**	**(450)**	**-**	**90,500**
	103,816	**968**	**(880)**	**-**	**103,904**
Total of funds	**233,149**	**146,733**	**(145,061)**	**(1,392)**	**233,429**

17. STATEMENT OF FUNDS (continued)

Designated funds

Audio Visual - Unrestricted gift designated by PCC to buy equipment that has been capitalised and fully depreciated.

Restricted Funds

Missions and charities Fund - Gifts for specific missions and charities which are applied in accordance with the wishes of the donor.

Restoration Fund - Funds and gifts received for major repairs to the fabric of the Church

Churchyard Fund - Funded by dividends received from the endowment funds and used for the maintenance of the churchyard in accordance with the terms of the endowments.

SJ's Fund - Funds and gifts received for the purchase, refurbishment and running costs of the premises used as a centre for meeting and serving the community.

STATEMENT OF FUNDS - PRIOR YEAR

	Balance at 1 January 2024 £	*Income* £	*Expenditure* £	*Gains/ (Losses)* £	*Balance at 31 December 2024* £
General funds					
General Fund	*96,378*	*148,329*	*(150,197)*	*-*	*94,510*
Endowment funds					
Endowment Funds	*34,044*	*-*	*-*	*779*	*34,823*
Restricted funds					
Restoration Fund	*6,569*	*-*	*-*	*-*	*6,569*
Churchyard Fund	*5,852*	*945*	*(500)*	*-*	*6,297*
SJ's	*91,400*	*-*	*(450)*	*-*	*90,950*
	103,821	*945*	*(950)*	*-*	*103,816*
Total of funds	*234,243*	*149,274*	*(151,147)*	*779*	*233,149*

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total funds 2025 £
Tangible fixed assets	**1,197**	**90,500**	**-**	**91,697**
Fixed asset investments	**-**	**-**	**33,431**	**33,431**
Current assets	**99,368**	**13,404**	**-**	**112,772**
Creditors due within one year	**(4,471)**	**-**	**-**	**(4,471)**
	96,094	**103,904**	**33,431**	**233,429**

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Unrestricted funds 2024 £	*Restricted funds 2024 £*	*Endowment funds 2024 £*	*Total funds 2024 £*
Tangible fixed assets	*1,794*	*90,950*	*-*	*92,744*
Fixed asset investments	*-*	*-*	*34,823*	*34,823*
Current assets	*95,508*	*12,866*	*-*	*108,374*
Creditors due within one year	*(2,792)*	*-*	*-*	*(2,792)*
	94,510	*103,816*	*34,823*	*233,149*

19. PENSION COMMITMENTS

The charity operated a defined contributions pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension charge amounted to for 2024 amounted to £525.

20. OPERATING LEASE COMMITMENTS

At 31 December 2025 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	2025 £	*2024 £*
Amounts payable:		
Between 1 and 5 years	**3,035**	*4,286*

21. RELATED PARTY TRANSACTIONS

	2025	*2024*
	£	*£*
Ministry expenses	**1,539**	*2,118*
Consultancy Fee	**-**	*2,000*

The above ministry expenses were paid to the Minister (2023 - 1) and a Consultancy fee of £2,000 was paid to the daughter of a Trustee for assistance in publicity in 2024 and this transaction was approved by the PCC and this amount is not considered to be above the market rate.