PAROCHIAL CHURCH COUNCIL OF
ST JOHN THE BAPTIST BECKENHAM

FINANCIAL STATEMENTS FOR THE YEAR ENDING 31st DECEMBER 2025

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INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF ST. JOHN THE BAPTIST BECKENHAM

This report on the financial statements of the PCC for the year ended 31 December 2025, as set out on the attached pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and of the Charities Act 2011 (the Act).

Respective responsibilities of the PCC and the Examiner
As members of the PCC you are responsible for the preparation of the financial statements: you consider that the audit requirement of Regulations does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of the Report
My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement
I am pleased to report l have completed the Independent Examination of the Financial Statements of St John the Baptist Beckenham for the year ending 31st December 2025

During my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements, to keep accounting records in accordance with section 130 of the Act: also the financial statements accord with the underlying accounting records and comply with the requirements of the Act

   or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ray Sargeant & Co *May 2026*
Chartered Certified Accountants 131 Hayes Lane Hayes Kent BR2 9EJ

PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST BECKENHAM

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st DECEMBER 2025

	See Tables below	Unrestricted/ Designated Funds	Restricted Funds	Total Funds	
		2025	2025	2025	2024
					£
INCOMING RESOURCES					
Giving, donations & special collections	Table 1	108,591	3,646	112,237	113,741
Interest & Investment income	Table 2	3,689	6,585	10,274	10,575
Church & Community Activities	Table 3	173,764	89,065	262,829	242,058
TOTAL INCOMING RESOURCES		**286,045**	**99,295**	**385,340**	**366,374**
RESOURCES EXPENDED					
Church Missionary & Charitable Gifts	See also Table 4	9,997	0	9,997	15,425
Church Activities	Table 5	278,168	64,029	342,197	334,332
Special Collections	Table 5	0	0	0	0
TOTAL RESOURCES EXPENDED	Table 4 & 5	**288,165**	**64,029**	**352,194**	**349,757**
NET INCOME / EXPENDITURE		**(2,121)**	**35,367**	**33,146**	**16,617**
Transfers betw. Funds		0	0	0	0
NET MOV'T OF FUNDS		**(2,121)**	**35,367**	**33,136**	**16,617**
Total funds b/fwd	Table 7	**217,401**	**126,427**	**343,828**	**327,211**
TOTAL FUNDS CARRIED FORWARD	Table 7	**215,280**	**161,694**	**376,974**	**343,828**

PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST BECKENHAM

BALANCE SHEET
FOR THE YEAR ENDED 31st DECEMBER 2025

		2025	2024
		£	£
FIXED ASSETS			
Tangible	See also Table 6	2,557,244	2,557,244
Investment		5,860	6,104
Total fixed assets		**2,563,104**	**2,563,348**
CURRENT ASSETS			
Short term deposits		357,159	314,297
Cash at bank		23,638	28,499
Plus accounts receivable & prepayments		(2,940)	4,352
Less accounts payable		2,122	4,457
Cash in hand		18,576	28,294
Other assets		1,238	1,238
Total Current Assets		**376,973**	**343,829**
TOTAL ASSETS		**2,940,077**	**2,907,177**
Represented by:			
Fixed Asset reserves		**2,563,104**	**2,563,348**
Parish Funds:			
Restricted	See also Table 7	161,694	126,427
Designated		145,197	111,543
Unrestricted		70,083	105,848
Total Parish Funds		**376,974**	**343,829**
TOTAL		**2,940,078**	**2,907,177**

Approved by the Parochial Church Council on 21 May 2026 and signed on its behalf by:

…….. (Nick Pucenot, Chair of PCC)

…… .... (Gill Clayton, Treasurer)

PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST BECKENHAM

ACCOUNTING POLICIES

The Financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with applicable accountancy standards and the Charities SORP 2005.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

FUNDS

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The purpose of each restricted fund is implied by the fund's designation. Restricted funds include a Ministry fund and a Youth fund, both of which may be used to help fund children & family/youth worker(s). There is the Vicar's Discretionary Fund, which receives an annual grant from general church funds. There are also funds for specific congregation appeals and collections, which includes one established in 2019 for maintenance of the sacred garden. In 2021 one was created for donations to Living Well and one for gifts to help set-up the Green Bird café, with the balance of set-up costs being drawn from general funds. As from October 2023, this fund holds the income and costs of all Green Bird activities. Finally, in 2024 we created a Building Repair fund, to be used alongside our diocesan repair fund reserves for future major building projects.

These accounts include transactions, assets and liabilities for which the PCC can be held responsible. All activities at St John's Church are fully consolidated.

The accounts do not include the accounts of any church groups that are informal gatherings of church members, nor those that owe their main affiliation to another body.

INCOMING RESOURCES

Voluntary Income

- Collections are recognised when received by or on behalf of the PCC.
- Amounts receivable under Gift Aid declaration are recognised only when honoured by the donor.
- Income Tax recoverable on Gift Aid donations is recognised when claimed.
- Income raised by fairs and other similar events are accounted for gross.

Income from Church Activities

- Rental income from letting the church halls, flat, and 21 Glanfield Road is accounted for when due and received.
- Fees due to the PCC for weddings and funerals are accounted for when received.

Income from Investments

- Dividends and interest are accounted for when due and notified.

Investment Gains and Losses

- Realised gains and losses are recognised when investments are sold.
- Unrealised gains and losses are accounted for on revaluation of investments at 31 December.

RESOURCES USED

Grants

- Grants and Donations are accounted for when paid or transferred to Restricted Funds.

Costs directly related to the work of the Church

- The Parish Pledge is accounted for when due.

FIXED ASSETS

Consecrated property and movable church furnishings

- Consecrated and beneficed property is excluded from the accounts by s.96(2)(a) of the Charities Act 1993.
- No value is placed on movable church furnishings held by the church wardens on special trust for the PCC and requiring a faculty for disposal since these are considered to be inalienable property.
- All expenditure incurred during the year on consecrated or beneficial buildings and movable church furnishings, whether maintenance or improvements, is written off.

Other land and buildings

- Other freehold land and buildings held on behalf of the PCC for its own purposes is valued at market or insurance value.

Other fixtures, fittings and office equipment

- Equipment used within the church premises is either written off in the year in which the asset is acquired or written down on a straight-line basis over 4 years.

CURRENT ASSETS

- Short Term Deposits and Cash at Bank are held either with the Diocese or with CAF Bank (Gold account).

PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST BECKENHAM

SUPPORTING TABLES & NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31st December 2025

1. Voluntary Income

This includes all planned and other giving as follows:

TABLE 1	**Unrestricted /designated Funds**	**Restricted Funds**	**Total Funds**	
	2025	**2025**	**2025**	**2024**
				£
Giving *(unrestricted)*				
Regular giving - SO & Churchsuite *(Annual gifts in Sundry donations below)*	67,914	0	67,914	65,367
Offering envelopes	550	0	550	796
Weekly collections	8,470	0	8,470	7,308
Gifts where tax included	0	0	0	1,900
Special Collections	0	0	0	0
Sundry donations	17,050	0	17,050	17,023
Sub-total	*93,984*	*0*	*93,984*	*93,094*
Total tax recovered	14,606	466	15,072	17,799
Total Giving	**108,591**	**466**	**109,057**	**110,893**
Sundry donation income *(restricted)*				
Children & Youth Fund *(66 tax recovered inc above)*	0	780	780	0
Ministry Fund (*400 tax recovered inc above)*	0	2,400	2,400	2,400
Special Collections	0	0	0	0
Sacred Garden	0	0	0	0
Living Well	0	0	0	448
Legacies	0	0	0	0
TOTAL GIVING & DONATIONS	**108,591**	**3,646**	**112,237**	**113,741**

Note: Sundry donation income excludes tax recovered via Gift Aid which is shown in Total tax recovered line)

A full analysis of Restricted, Designated and Unrestricted Funds is shown on page 12

2. Income from Investments

TABLE 2	Unrestricted & designated Funds	Restricted Funds	Investments Income (restricted)	Total Funds	
Interest & Investment income	**2025**	**2025**	**2025**	**2025**	**2024**
Bank Accounts	83	843	0	926	2,047
Accounts at Diocese	3,606	5,572	0	9,178	8,362
CBF – Share Income (to Fabric fund (*restricted)*	0	0	170	170	166
TOTAL INCOME FROM INVESTMENTS	**3,689**	**6,415**	**170**	**10,274**	**10,575**

- This represents interest from bank accounts and sums deposited with the Rochester Diocesan Board of Finance
- CBF share income relates to a holding of 264 income shares in the CBF Investment Funds. The Rochester Diocesan Society and Board of Finance is the custodian trustee. The total book value of these shares is £200, with a current valuation of **£5,860.** The income is credited to the (restricted) Fabric Fund.

3. Church & Community Activities

TABLE 3				
	2025		**2025**	**2024**
Income from Church & Community Activities	£			£
	Unrestricted	**Restricted**	**Total**	**Total**
Lettings income				
Church flat lettings	14,400	0	14,400	14,400
21 Glanfield Road lettings (to BRF)	0	20,142	20,142	19,211
Hall rental	149,152	0	149,152	144,167
sub-total	*163,552*	*20,142*	*183,694*	*177,778*
Other income				
Bookstall	982	0	982	837
Fees – weddings & funerals	1,225	0	1,225	958
Green Bird café income	0	68,923	68,923	49,406
Outreach events income	3,667	0	3,667	1,015
Socials	0	0	0	984
Special events	2,012	0	2,012	9,087

Contributions and refunds *(excl grants)*	240	0	240	520
Toddlers	2,087	0	2,087	1,473
TOTAL INCOME FROM CHURCH & COMMUNITY ACTIVITIES	**173,764**	**89,065**	**262,829**	**242,058**

4. Expenditure - Church Missionary & Charitable Gifts

TABLE 4	**Unrestricted Funds**	**Restricted Funds**	**Total Funds**	
Missionary & Charitable Giving	**2025**	**2025**	**2025**	**2024**
	£			£
Living Well	3,333	0	4,152	5,425
Tear Fund	1,666	0	1,666	2,500
Missionary Aviation Fellowship	1,666	0	1,666	2,500
Christians Against Poverty	1,666	0	1,666	2,500
New Wine	1,666	0	1,666	2,500
TOTAL CHURCH MISSIONARY & CHARITABLE GIFTS	**9,997**	**0**	**9,997**	**15,425**

5. Expenditure on Ministry, the running & maintenance costs of the Church, Halls, Office and other activities

TABLE 5	**Total Funds**	
Church Activities Expenditure	**2025**	**2024**
Unrestricted:	£	£
Administration		
Church Office	13,931	15,226
Administration sub-total	*13,931*	*15,226*
Buildings		
Insurance - *church & halls*	7,861	7,221
- *21 Glanfield Road*	485	1,783
Bin collection	3,684	3,612
Cleaning	20,191	3,420
EcoChurch	1,037	0
Maintenance & repair	26,377	19,108
Utilities	38,727	31,004
Vicarage	921	4,384
Buildings sub-total	*99,282*	*70,532*
Ministry		
Bookstall	470	260
Children, Youth and School	522	2,010

Toddlers	595	200
Communications/Media, Worship/Sound	13,192	3,214
Groups : ministry	0	38
Outreach:		
Outreach	1,851	2,369
Socials	549	1,784
Special events	4,846	6,078
Other Outreach	17	554
Outreach total	*7,263*	*10,785*
Pastoral team	0	65
Safeguarding	0	75
Church Refreshments (inc counters in 2024)	195	1,425
Training	0	205
VDF top up	0	0
Ministry subtotal	*22,235*	*18,277*
Staffing		
Clergy/Ministry expenses	2,314	252
Clergy/Ministry - housing & related expenses	2,352	0
Staff salaries & pension	44,219	50,551
Finance administration	10,975	7,800
Staffing sub-total	*59,860*	*58,603*
Diocesan Pledge	82,860	86,226
Other		
Special collections top-up	0	0
Quinquennial inspection fee	0	(198)
Sub-total (unrestricted)	**278,168**	**248,666**
Restricted:		
Children & Youth Fund	0	0
Ministry Fund	0	0
Special collections	200	0
Sacred Garden	1,482	1,320
Vicar's Discretionary Fund	500	90
Green Bird café expenditure (2025 includes donation to charity)	61,847	46,345
Building Repair fund	0	37,911
Sub-total (restricted)	**64,029**	**85,666**
CHURCH ACTIVITIES EXPENDITURE – TOTAL	**342,197**	**334,332**

A full analysis of Restricted, Designated and Unrestricted Funds is shown on page 11

Staff Costs

During 2025, the PCC employed part-time staff covering the following roles: Church Office Administrator, Halls Bookings Administrator, personal assistant to the Vicar, a Cleaning Supervisor and Green Bird Saturday staff.
The total cost of salaries, overtime, pension and related social security costs in the year was **£44,219** (2024: £50,551).

Pension Builder Scheme

The PCC participates in the Pension Scheme section of CWPF for lay staff. The scheme is administered by the Church of England Pension Board. The pension costs charged in the year are contributions payable.

6. Tangible Fixed Assets

TABLE 6		
Buildings	**Value 2025**	**Value 2024**
	£	£
21 Glanfield Road	622,244	622,244
Large Hall & Flat	325,000	325,000
New Halls ('Cornerstone')	1,610,000	1,610,000
TOTAL VALUE	**2,557,244**	**2,557,244**

- The value of 21 Glanfield Road is based on its insurance value as at December 2021.
- The Large Hall is shown at its book value in 1997. As this is a functional property used by the PCC for its activities there is no need to undertake a market valuation.
- The New Halls value is based on the insurance value at December 2017.

7. Funds and Reserves See Table 7 below.

As at 31st December 2025, funds determined by the PCC as restricted (including fabric fund investment) totalled **£161,694**
£145,197 has been designated by the PCC for specific property-related projects and is held in Diocesan Repair Funds at the diocese on behalf of St John's.

The remaining General Funds (unrestricted) total **£70,083,** including Stripe & GoCardless funds (still to be credited to CAF account at year end).

TABLE 7	**Balance at 1.1.25**	**Income 2025**	**Expenditure 2025**	**Transfers & adjustments**	**Balance at 31.12.25**
FUNDS	£	£	£	£	£
Restricted Funds					
Fabric Fund	2,551	170	0	0	2,721
Ministry Fund	43,150	3,643	449	0	46,343
Living Well	152	0	0	0	152
Special Collections Fund	6	0	0		6
Children & Youth Fund	57,607	6,418	0	0	64,025
Sacred Garden Fund	3,491	0	1,482	0	2,009
Vicar's Discretionary Fund	(262)	0	700	0	(962)
Legacies	0	0	0	0	0
Green Bird café	3,433	68,923	61,847		10,509
Building Repair Fund	16,300	20,142	0		36,442
Total Restricted Funds	**126,427**	**99,295**	**64,029**	**0**	**161,694**
Designated Funds (Diocesan Repair Funds)					
Church DRF	78,469	2,453	0	13,200	94,121
Halls DRF	31,901	1,114	0	13,200	46,215
21 Glanfield Road DRF	1,173	88	0	3,600	4,860
Total Designated Funds	**111,543**	**3,654**	**0**	**30,000**	**145,197**
General Funds					
General Reserve	105,819	880	0	0	106,699
CAF Cash (unrestricted)	39	281,511	288,165	(30,000)	(36,616)
Total General Funds	**105,858**	**282,390**	**288,165**	(30,000)	**70,083**
TOTAL FUNDS	**343,828**	**385,340**	**352,194**	**0**	**376,974**

PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST BECKENHAM

CHURCH ORGANISATIONS ACCOUNTS 2025

(included in the above statements)

TABLE 8				
Organisation	**Opening Balance**	**Income received**	**Expenditure**	**Closing Balance**
	at 1.1.25	**2025**	**2025**	**At 31.12.25**
	£	£	£	£
St John's Bookshop	577	982	460	1,089
Green Bird Café	3,433	68,923	61,847	10,509