ST FRANCIS OF ASSISI CHURCH
RAVENSWOOD AVENUE
WEST WICKHAM, KENT BR4 0PW
(CHARITY NO: 1134856)

ANNUAL REPORT &
FINANCIAL STATEMENT
OF THE PAROCHIAL CHURCH COUNCIL
For the year ended 31st December 2025

INCUMBENT: REVD. MATTHEW DRUMMOND

BANK:
CAF BANK LTD
25 Kings Hill Avenue, Kings Hill
West Malling, Kent ME19 4JQ

INDEPENDENT EXAMINER:
Mr Neil Tullis A.C.A.

St Francis of Assisi West Wickham
Annual Report 2025

Background:
St Francis is part of the United Benefice of St Mary of Nazareth and St Francis of Assisi, West Wickham, with each church having their own PCC. We are also in a Group Ministry with St John the Baptist, West Wickham. The Parochial Church Council (PCC) is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure and is a registered charity. It has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church: pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the church and hall buildings and grounds with the buildings being insured by Ecclesiastical Insurance. The PCC met 5 times in 2024 plus one joint meeting with St Mary's of Nazareth PCC with an average attendance of 70%.

Membership:
Members of the PCC are either ex-officio, co-opted or elected by the APCM in accordance with the Church Representation Rules. Members are elected to serve for 3 years.

Vicar from 7 July 2025	Revd. Matthew Drummond
Assistant Priests	Rev. Richard Ford and Ven. Carol Coslett
Commissioned Lay Pastoral Ministers (SPAs)	Mrs Lesley East and Mrs Rowena Griffiths
Churchwardens	Mrs Lesley East and Ms Gillian Kehoe
Treasurer	Mr David Wada
Reader	-
Secretary	Mrs Nichola Nightingale
Deanery Synod Representatives:	Mrs Marion Barry and Mrs Sheila Hawkins

Elected Members:

Until APCM (2026):	Mrs Barbara Goodchild
Until APCM (2027):	Mrs Kim Teare, Ms Jacqueline Turner
Until APCM (2028):	Mrs Gillian Taylor-Ingle, Ms Gillian Challenger

Co-Opted Members:

Until APCM (2026):	Mr Matt Thompson (Youth Club and Hall Committee)

Committees:
The PCC operates through two Committees which meet between full meetings of the PCC:

- Standing Committee: this is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any direction by the Council.
- Hall Committee: has responsibility for the management and maintenance of the hall.

Church Attendance:
There are 65 on the Electoral Roll. The average weekly in-person attendance was 54 counted during October, with 25 views for an on-line service shown jointly with St Mary's.

Ministry and Mission – 2025

St Francis of Assisi Church in West Wickham is part of a United Benefice, together with St Mary of Nazareth Church. We follow a pattern of three services on a Sunday morning, with an 8am service of said Holy Communion which alternates between the two churches. The main service being at 10.45am. On one Sunday each month (normally the first Sunday) there is a joint service at 10am, which alternates between the two churches, and on the second Sunday the service is normally non-Eucharistic

Our on-line presence, streamed from both church buildings continues, as does our paper-based communication for those not on-line. This, together with pastoral visiting in person to those who are housebound ensures that we keep in touch with the whole of our community.

The Church's ministry is founded on prayer, and a corporate Morning Prayer is held on Wednesdays at St Francis's and Thursdays at St Mary's, as well as on-line reflections being sent by email to many in the congregation on six days in the week. Prayer lies at the heart of the Church, and members attend a weekly ecumenical 'Prayer for growth in the Church' group.

Other regular activities include:

- Regular community lunches – monthly at St Mary's, and three times a year at St Francis's
- A weekly Youth Group that meets on Sunday evening during term time, and whose members support the work of the Church through acts of service throughout the year
- A monthly Messy Church meeting at St Mary's
- A season of monthly musical recitals at St Francis' running from May – September
- A home group meets, mostly bi-weekly throughout the year, with additional groups meeting during Lent
- A monthly Saturday coffee morning in St Francis'
- The Church and congregation are regular supporters of a number of charities and organisations, including (though not limited to) Bromley Food Bank, Shrublands Foodbank and the Bromley Homeless Starter Pack Scheme
- During the Winter months St Francis's hosts a Warm Space for those who struggle to heat their homes, and who are seeking comfort and company. This has allowed the Church to welcome a new member to the Church family
- Finally, having received financial support from West Wickham Rotary, we will be opening a mother and toddler group later in the year

With regards to mission, we are in the process of applying for a Mission Practitioner to help our work with young people. This post is paid for by the Diocese. From the Diocesan website:

> *'Missional Practitioners, they will provide missional guidance and practical support in growing the faith of children and young people, especially at key transition phases in their lives. They will support and advise parishes to build volunteer capacity by modelling Children and Young People's ministry in action, enabling volunteers to take the lead and grow in confidence in delivering effective ministry with children, young people and families.'*

This year we held our Christmas Tree festival, and a summer season of musical concerts. In addition to raising funds for the church, these are important community events. We raised funds for Christian Aid through a variety of events during Christian Aid Week and the Big Christmas Sing in December.

In July 2025 this I was Licensed by the Bishop of Southwark as Vicar of the Joint Benefice. Having arrived, I am encouraged by the active lives of the two churches, both in worship, but also in their social lives, and that both churches have a ministry of hospitality, using their three halls for use both by the Scouts, and other community groups.

The priority of my first sixth months in post has been to get to know the two churches, the parishes and their people, and establishing relationships with them. Going forward I see the priority of my ministry as being getting the two churches to grow: numerically; in terms of our spiritual lives; and, in service of the parish and people. Both churches are already active in their service of the local community; the two church halls serve as valuable community resources. However, the question is how we connect those who use the halls with the life of the Church.

The Leading Your Church into Growth (LYCiG) course, which I attended in 2018, emphasises that growth is an aspect of God, and that growth does not come without prayer. As the Psalmist writes: *'Unless the Lord builds the house, those who build it labour in vain. Unless the Lord guards the city, the guard keeps watch in vain.'* I am therefore encouraged by the work of the Prayer for Growth in the Church group mentioned above, and moving into Lent 2026 will be encouraging the congregations of the two churches to pray daily for growth using a prayer provided by the LYCiG course.

With regards to deepening the spiritual lives of the two churches, in my preaching I try to draw on the breadth offered by the historical Anglican Church, as well as drawing on other traditions where appropriate. Cranmer and the Reformers of the English Church were well versed in the theology of the Church Fathers, as well as in Orthodox and Catholic theology, drawing on that which supported and strengthened their spirituality: my aim is to do the same.

Preaching is shared with the wo assistant Priests, Revd. Richard Ford, and the Ven. Carol Coslett, as well as our two Readers Ken Bryan and Debbie Adams and I am encouraged that their own preaching allows the Church to explore the scriptures from different perspectives. Pastoral work is undertaken by an active and engaged pastoral ministry team made up of clergy, readers, our two Commissioned Pastoral Minister (formerly Southwark Pastoral Auxiliaries or SPAs) Lesley East and Rowena Griffiths, along with suitably trained members of the congregation. Members of the team arrange and undertake home visits to members of our Church community who can no longer attend worship, and Rowena Griffiths manages the administration that goes with this important ministry.

Finally, I am keen for us to make fuller use of social media (Facebook, WhatsApp etc.) in communicating with our local community, in particular advertising upcoming events.

In closing I would like to thank the Ministry Team, PCC and congregation for their warm welcome, and their hard work in making the presence of God known to the people of the parish. Yours is the ministry of the angels.

Revd. Matthew Drummond

Financial Review/Report:

We have a deficit for the year of £3108.32, which is due to an excessive gas bill for the Hall for October & November of over £5600. We have received two bequests totalling £9600 in memory of Ken Colpus and Pat Allegacone. The PCC has yet to decide how these will be allocated so as to 'remember them'.

The Big Christmas Sing raised its largest amount so far for Christian Aid, and we supported many other charities details of which are on page 8 of the accounts. Our Christmas events (Lighting the Lamps & Carol Services and our Christmas Card Scheme) did not raise so much for the charities this year, unfortunately. The fund for a new disabled toilet now stands at £6968.36. We purchased a new laptop this year to make the broadcasting of our services better. Our Pew & Readings sheets are now produced at the Church which makes it much easier & will save us money.
One more parishioner has joined the Parish Giving Scheme, as ministered for us by the Diocese, and others are encouraged to do so to save our Treasurer time and effort.

Fabric Report:

The installation of 3 Overdoor Heaters is almost complete, and this should make a big difference to the warmth in the Church. We thank Matt Thompson for all his work on this. The installation of the new Children's Area is almost complete, and our thanks go to Jacqueline Turner for her work in setting this up and to West Wickham Rotary for their financial support for this. A changing table is to be installed in the toilet. We expect the new Noticeboard to be completed in the near futures. The organ was successfully

repositioned in April to give the congregation better sight thereof and hearing therefrom. New doors, a donation from a member of the congregation, will be fitted to the downstairs Youth Room.

We have received the latest Quinquennial Report on the Fabric of the Church, and an action plan will be drawn up to prioritise the work that needs to be done. The Disabled Toilet Fund currently stands at £6,968.36.

Hall Committee Report:

The Church Hall continues to play an important role in the community and remains well used by a range of regular groups including the Pre-School, Slimming World, 7th West Wickham Scout Group (Squirrels, Cubs and Scouts), along with dance classes, yoga sessions and community markets. The Youth Group also continues to meet regularly on Sunday evenings which uses the hall.

The Pre-School hires the back hall and has recently completed improvements to their internal facilities, including the installation of a new kitchen area and bathroom facilities designed for children as well as an adult only toilet.

During 2025 a Hall Committee was established to oversee maintenance, management and future development of the building. The Committee focused on reviewing the condition of the hall, identifying key maintenance priorities and exploring ways to increase community use. Financially, the Hall continues to operate sustainably. Hall receipts during the year totalled approximately £31,260, primarily from rent and hire charges. Expenditure relating to the hall was approximately £20,935, covering heating, lighting, water rates, insurance, cleaning and maintenance.

Several maintenance works have been carried out during the year. The long-standing issue with hot water has been resolved and repairs to the boiler have eliminated previous noise problems. Electrical faults that previously affected the building have been addressed and the fuse board will continue to be monitored. Other improvements have included repairing hall curtains, installing a key safe to allow approved leaders access to facilities for safeguarding purposes, installing a notice board for the Scouts, and restocking the kitchen with cleaning supplies. The roof has also been monitored and no further leaks have been reported.

Looking ahead the Hall Committee hopes to increase community awareness and use of the hall so that additional income can be reinvested into the building. The overall aim is to modernise the hall, improve energy efficiency and ensure that it continues to serve both the Parish and the wider community for many years to come.

ST. FRANCIS OF ASSISI
WEST WICKHAM
PAROCHIAL CHURCH COUNCIL
Charity No: 1134856

FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31ST. DECEMBER 2025

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST. DECEMBER 2025

	Notes	Unrestricted Funds	Restricted Funds	**Total Funds 2025**	**Total Funds 2024**
Incoming Resources					
Voluntary Income	2a	40,833		40,833	41,576
Activities for generating funds	2b	2,099		2,099	2,674
Income from investments	2c	3,088		3,088	3,836
Church activities	2d	35,164		35,164	37,568
Legacies	2e	1,500		1,500	1,500
Total Incoming Resources		82,684	0	82,684	87,154
Resources Expended					
Costs of generating voluntary income	3a	0		0	0
Fund-raising trading costs	3b	0		0	0
Church activities	3c	84,591		84,591	85,254
Missions	3d	1,200		1,200	1,200
Payments from Lighting Fund	15	0	1,046	1,046	0
Payments from Repairs Legacy	17	0		0	0
Governance Costs	3g	0		0	0
Total Resources Expended		85,791	1,046	86,837	86,454
Net Movement in Funds		-3,107	-1,046	-4,153	700
Total Funds brought forward at 1st. January 2025		466,281	26,011	492,292	491,592
Net Movement of Funds for year		-3,107	-1,046	-4,153	700
Total Funds carried forward at 31st. December 2025		463,174	24,965	488,139	492,292

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

BALANCE SHEET AT 31ST. DECEMBER 2025

	Notes		2025	2024
Fixed Assets				
Tangible Fixed Assets	5		390,915	390,915
Investments	6		0	0
Total Fixed Assets			390,915	390,915
Current Assets				
Debtors	8	7,062		8,884
Short term Deposits		52,327		52,327
Cash at Bank		61,851		53,136
			121,240	114,347
Creditors: amounts due within one year	9		-17,047	-12,970
Net Current assets			104,193	101,377
Total Assets less current liabilities			495,108	492,292

Represented by:

Parish Funds	7		
Restricted	10	19,746	20,792
Unrestricted	10	475,362	471,500
		495,108	492,292

Approved by the Parochial Church Council on 12 March 2026 and signed on its behalf by:

Revd. Matthew Drummond
Vicar

The accompanying notes form part of these financial statements

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

Cash Flow Statement for the Year ended 31 December 2025

	2025	2024
Net Cash from Operating Activities		
Net Income	-3106	700
Adjustments for:		
Decrease/(Increase) in Debtors	1822	-3689
(Decrease)/Increase in Creditors	4077	-5344
		0
Net cash provided by operating activities	2793	-8333
Analysis of Cash		
Cash	18465	10573
Deposits	95713	94890
	114178	105463

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

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

2 Income

		Unrestricted Funds	Restricted Funds	Total Funds **2025**	Total Funds **2024**
		£	£	£	£
a	**Voluntary Income**				
	Planned Giving	28,989	0	28,989	30,521
	Collected at all services	3,130	0	3,130	2,656
	General Donations	99	0	99	477
	Other receipts	294	0	294	223
	Tax recoverable	8,321	0	8,321	7,699
		40,833	0	40,833	41,576
b	**Activities for generating funds**				
	Events	1,563	0	1,563	1,199
	Refreshments	337	0	337	543
	Gift Day	199	0	199	932
		2,099	0	2,099	2,674
c	**Investment Income**				
	Interest	3,088	0	3,088	3,836
d	**Income from Church Activities**				
	Church & Hall Lettings	33,751	0	33,751	35,840
	Fees from Weddings, etc.	1,319	0	1,319	1,765
	Parish Magazine	94	0	94	-37
		35,164	0	35,164	37,568
e	Income from Legacies	1,500	0	1,500	1,500
	Total Incoming Resources	82,684	0	82,684	87,154

3 Expenditure

		Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
a	Costs of generating Voluntary Income				
	Stewardship Costs	0	0	0	0
b	Fund-raising Trading Costs	0	0	0	0
c	Church Activities				
	Ministry Costs				
	Diocesan Parish Contribution	41,000	0	41,000	39,500
	Other Clergy Costs	255	0	255	490
	Church Running Expenses	14,837	0	14,837	14,492
	Upkeep of Services	118	0	118	307
	Honoria & Fees	4,600	0	4,600	4,490
	Church Hall Running Costs	20,021	0	20,021	11,831
	Church Repairs etc.	2,846	0	2,846	3,918
	Hall Repairs etc.	914	0	914	10,226
		84,591	0	84,591	85,254
d	Gifts to Missions	1,200	0	1,200	1,200
e	Payments from Lighting Fund	0	1,046	1,046	0
f	Payments from Repairs Legacy	0	0	0	0
g	Governance Costs				
	Independent Examination Fee	0	0	0	0
	Cost of Annual Accounts	0	0	0	0
	Total Resources Expended	85,791	1,046	86,837	86,454

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

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

4 **Staff Costs**

		2025	2024
a.	*Wages & Salaries*	£4,600	£4,490

Fees have been paid to 3 organists to cover services and choir rehearsals.

b. *Payments to PCC members*

There were no disclosable transactions in respect of PCC members nor persons closely related to them nor other related parties.

5 **Tangible Fixed Assets**

	Freehold Land & Buildings	Church Hall Contents	Total
Cost or Valuation	£	£	£
At 1st. January 2025	372,873	18,042	390,915
Additions	0	0	0
Disposals	0	0	0
Revaluation	0	0	0
At 31st. December 2025	372,873	18,042	390,915
Deprecation			
At 1st. January 2025	0	0	0
Additions			
Disposals			
At 31st. December 2025	0	0	0
Net Book Values			
At 1st. January 2025	372,873	18,042	390,915
At 31st. December 2025	372,873	18,042	390,915

The Freehold Land & Buildings comprise the Church Hall. For accounting purposes, the value of this property and it's contents are at the valuations made for insurance purposes in 2005.

6 **Investments**

There are no Investments.

7 **Analysis of Net Assets by fund at 31st. December 2025**

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Fixed Assets	390,915	0	390,915
Current Assets	121,240		121,240
Current Liabilities	-17,047		-17,047
	495,108	0	495,108

8 **Debtors**

	2025	2024
	£	£
Income Tax Recoverable	5,098	6,508
Prepayments & accrued income	1,561	1,338
Other debtors	403	1,038
	7,062	8,884

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

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

9 **Creditors - Amounts falling due within one year**

	2025	2024
	£	£
Deferred income	984	2,508
Accruals for utilities & other costs	2,940	1,268
Other creditors	13,123	9,194
	17,047	12,970

10 **Statement of Funds**

	Bal b/fwd 1.1.25	Income	Expenditure	Bal c/fwd 31.12.25
	£	£	£	£
Unrestricted Funds				
General Fund	325,100	82,682	85,791	321,991
Legacies	125,172	0	0	125,172
Fabric Fund	21,228	0	0	21,228
	471,500	82,682	85,791	468,391
Restricted Funds				
Electrical & Improvement Fund	13,601	0	1,046	12,555
Church Repairs & Maintenance Fund	7,191	0	0	7,191
Disable Toilet Fund		6,969	0	6,969
	20,792	6,969	1,046	26,715
Total Funds	492,292	89,651	86,837	495,106

The Unrestricted General Fund includes the valuation of the Church Hall Buildings & Contents of £390,915

1 **Analysis of Running Costs & Maintenance of Church & Hall**

	Church		Hall	
	2025	**2024**	**2025**	**2024**
	£	£	£	£
Heating & Lighting	4,272	3,918	9,447	3,112
Cleaning	1,240	1,223	8,129	6,342
Insurance	4,680	4,645	1,806	1,698
Rates - General & Water	248	163	638	679
Administration	3,800	2,479	0	0
Maintenance	2,846	3,918	914	10,226
Interregnum Costs	278	909	0	0
Laptop	690	0	0	0
Total	18,054	17,255	20,934	22,057

2 Donations to the Church from PCC members during the year totalled £6758

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

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

13 **Gifts to Charities**

Amounts paid to Charities	2025 £	2024 £
OMF in Japan	400.00	400
EarAid Nepal	400.00	400
Anglican Eye Clinic Ghana	400.00	400
Bromley Foodbank (and 436 kg of food)	356.00	534
Shrublands Foodbank	200.00	514
Action Aid	550.00	0
St. Andrew's, Zimbabwe	0.00	2,982
Christian Aid	1670.32	1,760
The Children's Society	158.67	381
Demelza House	71.25	95
Welcare in Bromley	319.95	594
St. Christopher's	243.82	292
Bishop's Lent Appeal	0.00	315
Wateraid	0.00	145
British Legion	216.86	0
		0
	4986.87	8,812

14 **Fabric Fund**

	Unrestricted £
Balance 1.1.25	21,228
Balance 31.12.25	21,228

15 **Lighting & Improvement Fund**

	Restricted £
Balance 1.1.25	13,601
Overdoor Heaters	1,046
Balance 31.12.25	12,555

16 **Legacies**

	Unrestricted £
Balance 1.1.25	125,172
Balance 31.12.25	125,172

17 **Church Repairs & Maintenance Fund (Legacy)**

	Restricted
Balance 1.1.25	7,191
Balance 31.12.25	7,191

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF ST. FRANCIS WEST WICKHAM PAROCHIAL CHURCH COUNCIL

Accounts certificate for the year ending 31st. December 2025 which are set out on pages 1 to 8.

Respective responsibilities of the Trustees and Independent Examiner

The charities' trustees consider that an audit is not required under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

1. Examine the accounts under section 145 of the 2011 Act
2. Follow the procedures laid down in the General Directions given by the Charities Commission section 145(5)(b) of the 2011 Act
3. State whether particular matters have come to my attention

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions of the Charity Commission.

An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It includes consideration of any unusual items or disclosures in the accounts and seeking explanation from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required under a full audit and consequently I do not present an audited opinion on the accounts.

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 respect of the Trust 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 on 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.

Neil Tullis ACA
59 Greenways
Beckenham
Kent BR3 3NQ

March 12, 2026

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF ST. FRANCIS WEST WICKHAM PAROCHIAL CHURCH COUNCIL

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