ST JAMES CHURCH WESTGATE AND GARLINGE

CHARITY NUMBER 1136690

Financial statements for the year ended 31st December 2025

ST JAMES CHURCH WESTGATE AND GARLINGE

Treasurer's report.

I have now seen the first end of year finances with St James Church since taking on the role of Treasurer in June 2025 and has been good to work with the PCC to change the way the finances are dealt with to help everyone involved.

The financial statements have been prepared from the books and records maintained by the church and are certified to be in accordance therewith.

2025 proved to be a fruitful year for St James with some very generous donations from it's parishioners meaning the church was in a good position at the end of the year. As stated in my 2024 report St James is very fortunate to have such wonderful and dedicated parishioners who serve the parish well in many ways. St James does what it can to help outside of the church as well by sponsoring young people in deprived countries to help with their learnings in the way of the lord, regularly encourages local schools and young toddler groups to bring their families to church to increase the numbers and therefore the giving, holds events where possible to bring people together and fundraise for the church.

St James does not pay the full 100% parish share however does pay the mandatory 80% and for 2025 this was £55858.40. St James is fortunate to receive contributions from another church towards the parish share which is a great relief. It was decided at the APCM 2025 that St James will not pay the extra 20% of parish share as this is put towards clergy training that is not consistent with their biblical convictions.

Here is a little breakdown of the last 6 years worth of giving which as you can see there was a significant drop between 2023 and 2024 however 2025 there was an increase

2020	2021	2022	2023	2024	2025
£55,455	£54,855	£57,978	£63,867	£50564	£56191

The Church Centre hiring receipts continue to make a substantial positive difference to the financial situation although this has dropped year on year slowly, St James sadly lost a regular booking at the end of 2025 which will make a difference to the income to 2026 however there has been some bookings being made and the hope is these will become steady regular bookings to replace this loss. St James has also cut some costs at the start of 2026 to help with the expenditure due to the loss of income which should make a difference.

Claire Chipperfield

Treasurer of St James Church Westgate and Garlinge

ST JAMES CHURCH WESTGATE AND GARLINGE

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST DECEMBER 2025

	2025		2024	
	£	£	£	£
Turnover				
Church Members Giving		£46352.61		£43074.36
Income Tax recovered via Gift Aid		£9838.89		£6193.18
Church Centre Lettings Income		£14626.00		£15768.08
Miscellaneous income		£400.50		£1386.91
CAF Deposit account Interest		£2664.56		£3103.90
		£73882.56		**£69526.43**
Expenditure				
Wages and salaries		£5812.04		£3199.40
Parish Share Canterbury Diocese		£28520.40		£40354.70
Capital items		£0.00		£2555.06
Vicar's expenses		£1253.53		£735.89
Miscellaneous expenses		£2939.87		£5202.32
Light, Heat and Water		£6961.73		£6921.34
Phones & Broadband		£1092.39		£825.46
Repairs and maintenance		£313.76		£1674.70
Security costs CCTV Cameras		£99.98		£143.48
Premises insurance		£4494.06		£4421.26
Computer and IT providers		£1388.38		£773.83
Printing and photocopying		£32.70		£29.44
Charitable donations - Mission giving		£4199.98		£2900.46
Professional & Bank fees		£1868.38		£2302.49
		£58815.20		**£72038.33**
Net Operating Surplus		**£15067.36**		**(£2511.90)**

CAF Bank cash balance as at 31 December 2025 £130658.32

The finances and reports for the year 2025 were looked after and produced by Rachel Evans of Connect Supply bookkeeping for churches and myself and should have therefore be produced in accordance and should not need auditing.

st james church
westgate and garlinge

St James, Westgate & Garlinge

Income & Expenditure Summary (by Fund) - Monthly

Fund: General | **Financial Year:** 2025 | **Date:** 31/12/2025 | **Transaction Group:** No filtering | **Projections:** Shown | **Categories Displayed:** All

Income

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Dec 2025	Actual	Anticipated	Variance	Total Budget	Budget Received	Projected Total
1000 Donations																		
1001 Church Members Giving	4,233.99	3,202.33	2,797.18	4,360.76	6,830.76	2,976.35	7,905.82	2,439.69	3,410.99	2,865.88	2,758.09	2,570.77	46,352.61	0.00	n/a	0.00	n/a	46,352.61
Total	4,233.99	3,202.33	2,797.18	4,360.76	6,830.76	2,976.35	7,905.82	2,439.69	3,410.99	2,865.88	2,758.09	2,570.77	46,352.61	0.00	n/a	0.00	n/a	46,352.61
1100 Gift Aid																		
1101 Gift Aid	236.91	375.00	326.25	1,864.48	0.00	0.00	0.00	0.00	993.00	0.00	62.50	5,980.75	9,838.89	0.00	n/a	0.00	n/a	9,838.89
Total	236.91	375.00	326.25	1,864.48	0.00	0.00	0.00	0.00	993.00	0.00	62.50	5,980.75	9,838.89	0.00	n/a	0.00	n/a	9,838.89
1900 Other Income																		
1901 Bank Interest	0.00	651.38	1.14	0.00	0.00	628.42	0.00	0.00	766.75	0.00	0.00	616.87	2,664.56	0.00	n/a	0.00	n/a	2,664.56
1902 Church Centre Lettings Income	612.00	592.00	952.00	1,164.00	3,034.00	848.00	1,971.00	400.00	1,916.00	1,358.00	1,280.00	499.00	14,626.00	0.00	n/a	0.00	n/a	14,626.00
1909 Miscellaneous Income	30.50	0.00	0.00	0.00	0.00	370.00	0.00	0.00	0.00	0.00	0.00	0.00	400.50	0.00	n/a	0.00	n/a	400.50
z - Uncategorised Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Total	642.50	1,243.38	953.14	1,164.00	3,034.00	1,846.42	1,971.00	400.00	2,682.75	1,358.00	1,280.00	1,115.87	17,691.06	0.00	n/a	0.00	n/a	17,691.06
Total	5,113.40	4,820.71	4,076.57	7,389.24	9,864.76	4,822.77	9,876.82	2,839.69	7,086.74	4,223.88	4,100.59	9,667.39	73,882.56	0.00	n/a	0.00	n/a	73,882.56
Budgeted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						

Expenditure

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Dec 2025	Actual	Anticipated	Variance	Total Budget	Budget Spent	Projected Total
2000 Staffing																		
2001 Wages and salaries	247.87	0.00	495.74	367.51	264.55	264.55	603.23	772.43	732.67	0.00	687.83	1,375.66	5,812.04	0.00	n/a	0.00	n/a	5,812.04
2002 Vicar's expenses	0.00	0.00	30.00	24.70	0.00	244.34	0.00	246.49	214.91	0.00	0.00	493.09	1,253.53	0.00	n/a	0.00	n/a	1,253.53
Total	247.87	0.00	525.74	392.21	264.55	508.89	603.23	1,018.92	947.58	0.00	687.83	1,868.75	7,065.57	0.00	n/a	0.00	n/a	7,065.57
2100 Admin																		
2101 Computer and IT providers	90.50	91.73	110.54	107.17	86.90	359.74	71.90	83.90	73.70	73.70	116.90	121.70	1,388.38	0.00	n/a	0.00	n/a	1,388.38
2102 Printing and photocopying	0.00	0.00	0.00	0.00	0.00	0.00	32.70	0.00	0.00	0.00	0.00	0.00	32.70	0.00	n/a	0.00	n/a	32.70
2103 Phones & Broadband	16.80	16.80	16.80	102.75	64.88	72.90	63.98	63.09	172.22	167.49	167.19	167.49	1,092.39	0.00	n/a	0.00	n/a	1,092.39
2104 Other Admin/Office Costs	17.64	20.89	0.00	2.49	572.00	0.00	308.88	31.27	1.75	533.18	0.00	23.92	1,512.02	0.00	n/a	0.00	n/a	1,512.02
2105 Professional Fees	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1,800.00	0.00	n/a	0.00	n/a	1,800.00
2106 Bank Fees	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.49	6.55	7.28	6.33	7.73	68.38	0.00	n/a	0.00	n/a	68.38
Total	279.94	284.42	282.34	367.41	878.78	587.64	632.46	333.75	404.22	931.65	440.42	470.84	5,893.87	0.00	n/a	0.00	n/a	5,893.87
2200 Building																		
2201 Light & Heat	1,901.15	121.80	603.46	1,336.29	395.33	548.26	263.66	182.08	123.15	144.77	441.41	521.10	6,582.46	0.00	n/a	0.00	n/a	6,582.46
2202 Water rates	0.00	0.00	0.00	60.00	60.00	60.00	60.00	-100.73	60.00	60.00	60.00	60.00	379.27	0.00	n/a	0.00	n/a	379.27

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Dec 2025	Actual	Anticipated	Variance	Total Budget	Budget Received	Projected Total
2203 Premises insurance	371.68	371.68	371.68	371.68	371.68	376.54	376.52	376.52	376.52	376.52	376.52	376.52	4,494.06	0.00	n/a	0.00	n/a	4,494.06
2204 Security costs CCTV Cameras	149.97	-49.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99.98	0.00	n/a	0.00	n/a	99.98
2205 Repairs and maintenance	0.00	0.00	0.00	0.00	0.00	0.00	41.79	28.99	0.00	144.00	0.00	98.98	313.76	0.00	n/a	0.00	n/a	313.76
2206 Chairs to replace Pews	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
2207 Other Capital Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Total	2,422.80	443.49	975.14	1,767.97	827.01	984.80	741.97	486.86	559.67	725.29	877.93	1,056.60	11,869.53	0.00	n/a	0.00	n/a	11,869.53
2300 Diocese																		
2301 Parish Share Canterbury Diocese	2,500.00	2,500.00	2,500.00	2,500.00	1,500.00	1,429.35	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,929.05	28,358.40	0.00	n/a	0.00	n/a	28,358.40
2302 Canterbury Diocese Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	162.00	0.00	0.00	162.00	0.00	n/a	0.00	n/a	162.00
Total	2,500.00	2,500.00	2,500.00	2,500.00	1,500.00	1,429.35	2,500.00	2,500.00	2,500.00	2,662.00	2,500.00	2,929.05	28,520.40	0.00	n/a	0.00	n/a	28,520.40
2400 Charitable Giving																		
2401 - Charitable donations given	233.33	233.33	733.33	233.33	233.33	433.33	170.00	170.00	170.00	170.00	170.00	1,250.00	4,199.98	0.00	n/a	0.00	n/a	4,199.98
Total	233.33	233.33	733.33	233.33	233.33	433.33	170.00	170.00	170.00	170.00	170.00	1,250.00	4,199.98	0.00	n/a	0.00	n/a	4,199.98
2500 Church and Outreach Expenses																		
2501 Church Supplies	0.00	2.79	0.00	7.57	0.00	112.90	30.68	0.00	13.61	0.00	12.58	24.72	204.85	0.00	n/a	0.00	n/a	204.85
2502 Sunday Service Expenses	0.00	41.94	0.00	13.36	64.74	41.04	69.24	0.00	0.00	5.19	98.05	350.04	683.60	0.00	n/a	0.00	n/a	683.60
2503 Books	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.00	50.00	0.00	46.00	118.00	0.00	n/a	0.00	n/a	118.00
2504 Hospitality / Member Gifts	0.00	0.00	0.00	16.50	4.60	16.00	0.00	0.00	79.29	0.00	0.00	2.98	119.37	0.00	n/a	0.00	n/a	119.37
Total	0.00	44.73	0.00	37.43	69.34	169.94	99.92	0.00	114.90	55.19	110.63	423.74	1,125.82	0.00	n/a	0.00	n/a	1,125.82
2900 Other Expenditure																		
2901 Miscellaneous Expenditure	0.00	0.00	0.00	59.04	0.00	50.00	0.00	0.00	0.00	30.00	0.00	0.99	140.03	0.00	n/a	0.00	n/a	140.03
z - Uncategorised Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Total	0.00	0.00	0.00	59.04	0.00	50.00	0.00	0.00	0.00	30.00	0.00	0.99	140.03	0.00	n/a	0.00	n/a	140.03
Total	5,683.94	3,505.97	5,016.55	5,357.39	3,773.01	4,163.95	4,747.58	4,509.53	4,696.37	4,574.13	4,786.81	7,999.97	58,815.20	0.00	n/a	0.00	n/a	58,815.20
Budgeted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						

Summary Totals

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Dec 2025	Total to Date
Opening Balance	123,450.42	122,879.88	124,194.62	123,254.64	125,286.49	131,378.24	132,037.06	137,166.30	135,496.46	137,886.83	137,536.58	136,850.36	123,450.42
Income	5,113.40	4,820.71	4,076.57	7,389.24	9,864.76	4,822.77	9,876.82	2,839.69	7,086.74	4,223.88	4,100.59	9,667.39	73,882.56
Expenditure	5,683.94	3,505.97	5,016.55	5,357.39	3,773.01	4,163.95	4,747.58	4,509.53	4,696.37	4,574.13	4,786.81	7,999.97	58,815.20
Surplus (Income - Expenditure)	-570.54	1,314.74	-939.98	2,031.85	6,091.75	658.82	5,129.24	-1,669.84	2,390.37	-350.25	-686.22	1,667.42	15,067.36
Fund Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closing Balance	122,879.88	124,194.62	123,254.64	125,286.49	131,378.24	132,037.06	137,166.30	135,496.46	137,886.83	137,536.58	136,850.36	138,517.78	138,517.78

Surplus Summary	Amount
Anticipated Surplus to Date	0.00
Actual Surplus to Date	15,067.36
Budgeted Annual Surplus	0.00
Projected Annual Surplus	15,067.36

ST JAMES CHURCH WESTGATE AND GARLINGE

Independent Examiner's Report

I report to the trustees (members of the PCC) on my examination of the Income and Expenditure Account and Balance Sheet of the above charity ("the Trust") for the year ended 31st December 2025.

Responsibilities And Basis of Report

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

I report in respect of my examination of the Trust's accounts carried out under the rules of the 2011 Act and in carrying out my examination, I have followed the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- The accounts do not accord with the accounting records.

Signed **Date**

M Fright

16th April 2026

ACCA

Address; 18 Westbrook Avenue, Margate, CT9 5HA