Charity Registration Number : 1138030

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. LUKE WEST KILBURN

TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2025

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. LUKE WEST KILBURN

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. LUKE WEST KILBURN

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Trustee	The Trustees are the PCC Members listed on Page 2
Charity Number	1138030
Registered Office	St Lukes Church Centre Fernhead Road London W9 3EH
Independent Examiner	Keves & Hitsuji Ltd Unit A 82 James Carter Road Mildenhall IP28 7DE

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. LUKE WEST KILBURN

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

GOVERNING DOCUMENT - Parochial Church Council Powers Measure 1956 and the Church Representation Rules 2011

MEMBERS OF THE PCC

Appointment of PCC members is governed by the 'Church representation rules'. As applied to St Luke's this results in a PCC constituted as follows:

- Vicar (Chair)
- Other Parochial Clergy (ex officio members)
- Church Wardens (elected annually at the APCM)
- Deanery Synod representatives (currently 2, elected every three years)
- Up to 12 members elected at the APCM

The PCC has agreed that PCC members, excluding churchwardens and deanery synod representatives who have served for three years should not stand for re-election for at least one year.

Ex Officio members	**Dates**
Incumbent Alastair Thom	from March 2011
Church Wardens Michelle Mill	from April 2024
Carol Knevelman	from April 2022
Associate Vicar Jackie Barry	from March 2011
Curate Katy Hirst	from June 2022, (from July 2025 – Associate Vicar)
Deanery Synod Alan Tuomey	from April 2017
Angela Stewart	from April 2025

Elected members	
Wendy Markland	From April 2012 until April 2025
Michael Akeju, Joan Woodall	from June 2021 until April 2025
Yanki Darling, Kevin Micklewright	from April 2022 until April 2025
Esten Mastin, Judith Thom	From April 2023 until, April 2025
Walter Umpleby, Grace Sinclair (Treasurer from October 2025) , Charles Okello	From April 2024
Pansy Mcfarlane Edmond,	From April 2024 until April 2025
Salome Irungu, Charles Onyekwere	From April 2023
Suzy El Fassi, Fiona English, Conor Gunn	From April 2025

Non-member, elected by and reporting to the PCC	
Ashleye Gunn (PCC Treasurer)	from January 2014 until October 2025

The PCC meets as a full council approximately 7 times per year, and 6 times a year for task groups. There is a standing committee comprising Vicar, Church Wardens, Treasurer and Secretary.

Report of the Parochial Church Council for the year to 31 December 2025

The PCC has pleasure in submitting the Report and Accounts for the year ended 31 December 2025.

Objects of the charity

The charity is responsible for co-operating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church be it pastoral, evangelistic, social or ecumenical. The PCC is also responsible for maintaining certain church property situated within the parish, namely St Luke's Church Centre and Flat 1-3, Fernhead Road, London W9 3EH.

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:

- Offering publicly accessible services of worship according to the liturgy of the Church of England, the main focus being a Sunday morning service each week
- Running a monthly service 'Messy Church' on the South Kilburn Estate
- Offering a range of midweek activities for church members and the local community, including parent & toddler drop in; craft & games sessions; a wellbeing café; and a youth club
- Launching a monthly 'farmers market' in the car park with small local suppliers and businesses
- Offering a summer 'garden café' open to members of the public
- Funding a part time youth worker (20 hrs/week).
- Continuing to fund 50% costs of curate until July 2025 and (100% from July 2025)
- Continuing to fund an administrator, 15hrs/week
- Enabling the placement of another volunteer for the year from the Berlin Mission
- Supporting the church's mission partners through financial contributions of approximately £15,000
- Working with Westminster council to secure a grant of approximately £130,000 to upgrade our facilities
- Agreed to a gift of £40,000 to our sister church Emmanuel Harrow Road from a legacy given to St. Luke's
- Continuing to host a weekly community meal bringing together local people and refugees
- Making the church centre available for a wide range of community groups at affordable rates
- Supported some parishioners in financial hardship through small grants
- Supported improvements to the church grounds to create a new path and seating areas
- Supported an environmental working group to enable us to pursue a net zero carbon goal
- Agreed to hold a Summer fair and Christmas fair for members of the local community
- Continuing to maintain the Church Centre, church flats and grounds
- In addition the PCC continued to support St Luke's C of E Primary School through the appointment of school governors and providing church facilities for the school in worship, and events

Most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts.

In planning the activities the PCC has applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income decreased from £813,125 to £337,852 which was mainly due to the impact of a one-off legacy in the previous year. This breaks down into a decrease of restricted income from £12,404 in 2024 to £8,567 in 2025 and a decrease of unrestricted income from £800,721 in 2024 to £329,285 in 2025.

Expenditure increased from £220,952 to £272,664, split into restricted expenditure of £19,708 (2024: £16,040) and unrestricted expenditure of £252,956 (2024: £204,912). Income exceeded expenditure by £65,188 (2024: £592,173) before taking into account the effect of the revaluation of the investment property (£34,212 in 2025 and £25,507), after which there was a net movement in funds of £99,400, comprising a restricted funds deficit of £11,141 (2024: deficit of £5,955) and an unrestricted funds surplus of £110,541 (2024: surplus of £623,816).

Reserves policy

The PCC has determined that the charity should aim to hold unrestricted cash of no less than one quarter of a year's total expenditure so that the charity could continue to operate should income and/or expenditure vary adversely. On 2025 expenditure this Reserves target is £68,166. At the year end, the charity held unrestricted, freely available cash (excluding designated fund balances) of £230,521. Despite this amount exceeding the reserves target, this is considered prudent by the PCC.

Governance

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules 2011.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organises elections annually before the Annual Parochial Church Meeting (APCM) to fill vacancies. The members of the PCC are the charity's trustees for the purposes of charity law.

Responsibility for setting policy and for determining the parameters within which the charity should operate rests with the PCC which meets regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to a team led by the incumbent.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (which sets out the PCC's obligations to safeguard children and vulnerable adults).

Relationships with other charities and related parties

As part of the United Benefice of St. Luke West Kilburn and Emmanuel Paddington, the clergy members of the PCC, Alastair Thom, Jackie Barry and Katy Hirst are also members of the PCC of Emmanuel Church, 389E Harrow Road W9 3NA. Alastair Thom is also a trustee of the Nigerian Chaplaincy and the Paddington Charities, both UK registered charities.

Responsibilities of trustees

Charity law requires the PCC to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

The PCC is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

This report was approved by the trustees and signed on its behalf by:

Trustee

Date : 14th May 2026

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. LUKE WEST KILBURN

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Independent Examiner's Report to the Trustees of The Parochial Church Council Of The Ecclesiastical Parish Of St. Luke West Kilburn

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which consists of the statement of financial activities, balance sheet and the related notes.

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the 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 Act.

Independent Examiner's Statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA.

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:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

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.

Name: **Kathrin Kendall**
for and on behalf of **Keves & Hitsuji Ltd**

Date: 2.6.26

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. LUKE WEST KILBURN

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

Recommended categories by activity	Notes	Unrestricted funds £	Restricted funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:					
Donations and legacies	2	181,765	8,563	190,328	698,507
Charitable activities	3	82,624	4	82,628	69,654
Investments	4	64,896	-	64,896	44,964
Total		**329,285**	**8,567**	**337,852**	**813,125**
Expenditure on:					
Charitable activities	5	252,956	19,708	272,664	220,952
Total		**252,956**	**19,708**	**272,664**	**220,952**
Net income/(expenditure) before investment gains/(losses)		**76,329**	**(11,141)**	**65,188**	**592,173**
Net gains/(losses) on investments		-	-	-	181
Net income/(expenditure)		**76,329**	**(11,141)**	**65,188**	**592,354**
Other recognised gains/(losses):					
Gains and losses on revaluation of fixed assets for the charity's own use		34,212	-	34,212	25,507
Net movement in funds		**110,541**	**(11,141)**	**99,400**	**617,861**
Reconciliation of funds:					
Total funds brought forward		1,688,132	31,447	1,719,579	1,101,718
Total funds carried forward		**1,798,673**	**20,306**	**1,818,979**	**1,719,579**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. LUKE WEST KILBURN

BALANCE SHEET

FOR THE YEAR ENDED 31 DECEMBER 2025

Recommended categories by activity	Notes	Total Funds 2025 £	Total Funds 2024 £
Fixed assets			
Investments	8	1,040,613	1,006,401
Total fixed assets		**1,040,613**	**1,006,401**
Current assets			
Debtors	9	33,046	18,891
Cash at bank and in hand	10	756,149	705,942
Total current assets		**789,195**	**724,833**
Creditors: amounts falling due within one year	11	10,829	11,655
Net current assets/(liabilities)		**778,366**	**713,178**
Total net assets		**1,818,979**	**1,719,579**
Funds of the Charity			
Unrestricted funds	12	1,798,673	1,688,132
Restricted funds	12	20,306	31,447
Endowment funds	12	-	-
Total funds		**1,818,979**	**1,719,579**

The financial statements were approved by the trustees on and signed on its behalf by:

Trustee

Date : 1st June 2026

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.1 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.
These accounts have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.
These accounts are presented in pounds sterling and rounded to the nearest pound.

1.2 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Income from donations or grants

Income from donations and grants is recognised when the charity is entitled to the funds, the receipt is probable and the amount can be measured reliably. For donations, this is usually on receipt. For grants, this is usually when a formal offer is made in writing. If a donation or grant contains terms and conditions outside of the charity's control which must be met before the charity is entitled to the funds, or if the donor specifies that the funds must be used in future time periods, then the income is deferred.

1.4 Legacies

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

1.5 Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

1.6 Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.7 Income from charitable activities

Income from charitable activities is recognised over the period to which the income relates. Any amounts relating to future periods are deferred.

1.8 Investment gains and losses

This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

1.9 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise of trading costs and the costs incurred by the charity in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.
- Expenditure on charitable activities includes the costs of delivering services, and other activities undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity and its and activities.

1.10 Taxation

The organisation is a registered charity and has no liability to income tax or corporation tax on its charitable activities during the year.

1.11 Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the charity.

Designated funds comprise unrestricted funds that have been set aside by the PCC for particular purposes.

Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects

1.13 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.
The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised, if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

There are no estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities.

1.14 Tangible fixed assets

Consecrated land and beneficed property is not included in the accounts in accordance with Section 10(2) (a) and (c) of the Charities Act 2011. Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory, which can be inspected (at any reasonable time). All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure.

1.15 Investment properties

Investment properties are included in the balance sheet at fair value and are not depreciated. Any change in fair value is recognised in the statement of financial activities. The valuation method used to determine fair value will be stated in the notes to the accounts.

1.16 Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

2. Income from Donations and Legacies

Analysis	Unrestricted funds	Restricted funds	Total funds 2025	Total funds 2024
	£	£	£	£
Donation and gifts	80,143	8,563	88,706	93,661
General grants provided by Government/other charities	101,143	-	101,143	-
Legacies	479	-	479	604,846
Total	**181,765**	**8,563**	**190,328**	**698,507**

In 2024, donations of £12,404 represented restricted funds.

3. Income from Charitable Activities

Analysis	Unrestricted funds	Restricted funds	Total funds 2025	Total funds 2024
	£	£	£	£
Charitable Activities	82,624	4	82,628	69,654
Total	**82,624**	**4**	**82,628**	**69,654**

In 2024, £Nil related to restricted funds.

4. Income from Investments

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Interest income	28,696	28,696	10,564
Rental and leasing income	36,200	36,200	34,400
Total	**64,896**	**64,896**	**44,964**

5. Expenditure on Charitable Activities

Analysis	Unrestricted funds	Restricted funds	Total funds 2025	Total funds 2024
	£	£	£	£
Grants paid	56,132	610	56,742	19,433
Ministry	136,286	-	136,286	116,365
Building	36,208	-	36,208	41,208
Church Activities	8,146	19,098	27,244	26,319
Total	**236,772**	**19,708**	**256,480**	**203,325**
Support Costs	16,184	-	16,184	17,627
	252,956	**19,708**	**272,664**	**220,952**

In 2024, expenditure of £16,040 represented restricted funds.

6. Support Costs

Analysis	Total funds 2025	Total funds 2024
	£	£
Support Costs		
Administrative Support	11,906	9,401
Telephone & Broadband	619	587
Printing & Photocopying	218	128
Stationery	1,078	622
Office Equipment	35	599
Bank Charges	228	216
Computer Software	900	2,754
Governance Costs		
Independent Examination	1,200	3,320
	16,184	**17,627**

7. Employee's Emoluments

7.1 Staff Costs

	This year £	Last year £
Salaries and wages	35,103	27,744
Social security costs	-	
Pension costs	2,826	
Total staff costs	**37,930**	**27,744**

There were no employees who received employee benefits exceeding £60,000 (excluding employer pension) during the year.

The charity trustees were not paid or received any other benefits from employment with the charity in the current or previous year neither were they reimbursed expenses during the current or previous year. No charity trustee received payment for professional or other services supplied to the charity in either year.

There is a grant from National Church which is claimed by the Diocese for 50% of the costs. For Ms Hirst's stipend the Diocese charges St Luke's for 50% of the costs and the London Diocesan Fund uses an element of the grant to cover the other 50%.

Mr Thom and Ms Hirst were provided with accommodation (which is customary for clergy). The Diocese covers the cost of repair for Mr Thom's accommodation and the PCC covers the cost of decoration. The PCC covers the upkeep and repair costs of Ms Hirst's accommodation. The Diocese pays St Luke's 50% of the costs for the estimate rental income lost on Ms Hirst's housing, council tax and water rates.

7.2 Average head count in the year

During 2025 and 2024 the PCC employed a part-time cleaner, a part-time office assistant and a part-time youth worker. None of these posts has an annual salary of more than £25,000.

7.3 Ex-gratia payments to employees and others (excluding trustees)

No staff members received any ex-gratia payments during the current or preceding year.

7.4 Redundancy payments

No staff members received any redundancy payments during the current or preceding year.

8. Investments

	Investment Properties
	£
Carrying(fair) value at beginning of period	1,006,401
Add / (deduct): netgain / (loss)on revaluation	34,212
Carrying(fair) value at end of year	**1,040,613**

9. Debtors: Amounts falling due within one year

Analysis of Debtors	Total funds 2025	Total funds 2024
	£	£
Prepayments & accrued income	10,359	17,709
Trade debtors	5,247	1,182
Other debtors	17,440	-
Total	**33,046**	**18,891**

10. Cash at bank and in hand

Analysis	Total funds 2025	Total funds 2024
	£	£
Cash at bank and in hand	756,149	705,942
Total	**756,149**	**705,942**

11. Creditors: Amounts falling due within one year

Analysis of Creditors	Total funds 2025	Total funds 2024
	£	£
Trade creditors	810	26
Accruals and deferred income	4,122	11,629
Taxation and social security	1,894	-
Other creditors	4,003	-
Total	**10,829**	**11,655**

12. Charity funds

12.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted funds						
General Fund	260,990	183,381	239,664	35,537	-	240,244
Youth Camps Fund	217	95	-	10,978	-	11,290
Reserve Fund	162	15,045	-	(15,207)	-	-
Building Reserve Fund	-	94,564	8,400	-	-	86,164
Centre Flats Fund	-	36,200	4,892	(31,308)	-	-
Centre Flats Property Fund	1,006,401	-	-	-	34,212	1,040,613
Ministry Fund	400,000	-	-	-	-	400,000
Youth Worker and Curate Fund	20,000	-	-	-	-	20,000
Mothers Union Fund	362	-	-	-	-	362
Unrestricted funds total	**1,688,132**	**329,285**	**252,956**	**-**	**34,212**	**1,798,673**
Restricted funds						
Youth Worker Fund	24,100	7,315	19,098	-	-	12,317
Hardship Fund	1,103	825	183	-	-	1,745
Relief Fund	638	396	396	-	-	638
Secular Charities Fund	-	31	31	-	-	-
Covell Memorial Fund	5,606	-	-	-	-	5,606
Restricted funds total	**31,447**	**8,567**	**19,708**	**-**	**-**	**20,306**
Total	**1,719,579**	**337,852**	**272,664**	**-**	**34,212**	**1,818,979**

Purpose of Restricted Funds

Youth Worker Fund: For donations specifically funding Youth Work

Hardship Fund: For donations specifically for grants or loans to individual church members in hardship

Overseas Mission Fund: For donations specifically for organisations St Luke's is supporting in Christian mission overseas

Secular Charities Fund: For church collections for particular non-Christian charities

Covell Memorial Fund: Legacy left to church for youth and children's work

Relief Fund: This fund is used for donations to charities and groups engaged in Relief work eg Christian Aid, Refugee organisations

Of the **Restricted Funds**, £196 are in included in Debtors, £24,129 are included in Cash as Bank and £4,019 are included in creditors.

Of the **Designated Funds**, £1,040,613 are included in Investments, £17,440 are in included in Debtors, £501,499 are included in Cash as Bank and £1,123 are included in creditors.

Of the **General Funds**, £15,410 are included in Debtors, £230,521 are included in Cash as Bank and £5,687 are included in creditors.

12.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted funds						
General Fund	50,413	766,159	188,177	(367,405)	-	260,990
Ministry Fund	-	-	-	400,000	-	400,000
Reserve Fund	-	162	526	526	-	162
Building Reserve Fund	12,430	-	12,430	-	-	-
Centre Flats Fund	-	34,400	3,779	(30,621)	-	-
Centre Flats Property Fund	980,894	-	-	-	25,507	1,006,401
Youth Camps Fund	217	-	-	-	-	217
Youth Worker and Curate Fund	20,000	-	-	-	-	20,000
Mothers Union Fund	362	-	-	-	-	362
Unrestricted funds total	**1,064,316**	**800,721**	**204,912**	**2,500**	**25,507**	**1,688,132**
Restricted funds						
Youth Worker Fund	27,981	8,620	12,501	-	-	24,100
Hardship Fund	503	2,088	1,488	-	-	1,103
Overseas Mission Fund	2,500	1,375	1,375	(2,500)	-	-
Relief Fund	648	100	110	-	-	638
Secular Charities Fund	345	221	566	-	-	-
Covell Memorial Fund	5,425	-	-	-	181	5,606
Restricted funds total	**37,402**	**12,404**	**16,040**	**(2,500)**	**181**	**31,447**
Total	**1,101,718**	**813,125**	**220,952**	**-**	**25,688**	**1,719,579**

Of the **Restricted Funds**, £31,447 are included in Net Current Assets.

Of the **Designated Funds**, £1,006,401 are included in Investments and £420,741 are included in Net Current Assets.

Of the **General Funds**, £260,990 are included in Net Current Assets.

12.3 Transfers between funds

This Year

	Amount
	£
Between unrestricted and restricted funds	-
Between endowment and restricted funds	-
Between endowment and unrestricted funds	-

Last Year

	Amount
	£
Between unrestricted and restricted funds	2,500
Between endowment and restricted funds	-
Between endowment and unrestricted funds	-

12.4 Designated funds

Youth Worker and Curate Fund: Funds set aside for funding curate costs (and originally youth worker costs) in the following two years, if needed

Mothers Union Fund: Funds for St Luke's Mothers Union group

Ministry Fund: Funds set aside to cover future Ministry costs

Reserve Fund: Funds set aside for particular upcoming activities e.g. donations towards Parish Weekend Away

Building Reserve Fund: Funds set aside to pay for work on the Church Centre (usually used for insurance claim payouts)

Centre Flats Fund: For rental income from the Church Flats and costs of upkeep and refurbishment

Centre Flats Property Fund: The insurance valuation of the Church Flats

Relief Fund: This fund is used for donations to charities and groups engaged in Relief work

13. Related Party Transactions

During the year a sum of £1,500 was paid to Emmanuel Church for the Emmanuel Church Pantry (2024: £1,500) and £Nil (2024: £945) was paid to Kevin Micklewright for repair and refurbishment work at the Church Centre and Vicarage. A gift of £40,000 (2024: £Nil) was paid to Emmanuel Church from a legacy given to St. Luke's.

14. Capital Committments

At the balance sheet date the charity had contracted capital commitments of £34,880 relating to the purchase of furniture which had not yet been delivered. Of that amount, £17,440 is a deposit and is included in other debtors.