Cray Valley Parish – Financial Report for 2025

Firstly and foremost, thank you to everyone who has contributed financially via monthly standing orders (16% of income); collections - plate & card taps (11%) and Gift Aid One-off donations (4%). These totalled nearly £21,500. This was boosted by the HMRC by 25% via the Gift Aid and Gift Aid Small Donations Scheme (GASDS) – nearly £15,500 was successfully claimed in 2025 which was 24% of total income! 😊

Total income for 2025 was £65,504.91, up from £56,004.78 last year – an increase of about £9.5k despite the 2024 figure including a £10,000 legacy! The main differences were: Gift Aid One-offs up £2k; Concerts & Events up £1.5K,; St Mary's Centre income up £3.5k; Funeral Fees up £2k; and Gift Aid of £15.5k (£0k in 2024).

£16.9k (26%) of our income was from St Andrew's Hall rentals; Rossi's Rascals accounted for 94% of this. St Mary's Centre rental income was £5.6k (9%).

Total expenditure was £66,412.41, up from £62,891.96 in 2024. £8,750 was spent on upgrades to lighting and heating which have significantly reduced electricity bills.

Funds as at 31st December 2025

Current account (Unrestricted)		£3,491.14
Other Funds (Designated use by the PCC)		
• Parish Repair Fund	£1,203.89	
• Quinquennial Fund – St Mary's	£15,993.86	
• Rossi's Rascals (Hall Deposit)	£1,349.42	
• JB Memorial Fund	£10,557.03	
Sub-total Designated Funds		£29,124.20
Total Current and Deposit Accounts		**£32,615.34**

Going forward .....

- Please continue to give generously and support the PCC when you can
- Continue to improve St Andrew's Church & Hall and St Mary's Church & Centre with a view to increasing rental and event income

Robert Dubery

Cray Valley Parish Treasurer

24th February 2026

PCC ACCOUNTS

Year Ending 31 December 2025

CRAY VALLEY PARISH

Receipts & Payments Accounts

17th February 2026

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

RECEIPTS & PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	**TOTAL FUNDS 2025 £**	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2024 £
Receipts											
Voluntary income	2a	£21,466.72				**£21,466.72**	£19,962.47		£10,420.00		£30,382.47
Activities for generating funds	2b	£2,776.97				**£2,776.97**	£1,066.21				£1,066.21
Investment income	2c	£30.06	£758.53			**£788.59**	£29.29	£2,588.19	£606.26		£3,223.74
Church activities	2d	£25,312.50				**£25,312.50**	£20,976.00		£100.00		£21,076.00
Other incoming resources	2e	£15,918.66				**£15,918.66**	£256.36				£256.36
		£65,504.91	£758.53			**£66,263.44**	£42,290.33	£2,588.19	£11,126.26		£56,004.78
Payments											
Costs of generating voluntary income	3a										
Fund-raising trading costs	3b										
Church activities	3c	£66,412.41				**£66,412.41**	£62,891.96				**£62,891.96**
Total resources expended		£66,412.41				**£66,412.41**	£62,891.96				**£62,891.96**
Annual Surplus / Deficit		-£907.50	£758.53			-£148.97	-£20,601.63	£2,588.19	£11,126.26		-£6,887.18

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

STATEMENT OF ASSETS AND LIABILITIES

	Notes	General Fund £	Designated Fund £	Restricted Funds £	Endowment Fund £	**2025 Total £**	General Fund £	Designated Fund £	Restricted Funds £	Endowment Fund £	**2024** Total £
Cash and Bank Deposits											
Current Account *		£3,491.14				**£3,491.14**	£10,997.87				£10,997.87
Deposit Accounts (Diocese and Social) **									£20,553.55		£20,553.55
Deposit Accounts (Diocese) **			£27,920.31			**£27,920.31**					
Parish (was Church) Repair Fund			£1,203.89			**£1,203.89**		£1,212.89			£1,212.89
	4	£3,491.14	£29,124.20			**£32,615.34**	£10,997.87	£1,212.89	£20,553.55		£32,764.31

Notes:

* The 2024 Current Account balance included a £10,000 bequest which was a Fund 'restricted' by the PCC
* The 2025 Current Account balance includes £384.21 Funshine Club funds. A late payment of £349 for a funeral held on 28th October was received on 2nd January 2026.

** Designated Funds were reported as Restricted Funds in 2024

Other monetary assets										
Gift Aid Tax Claim Backlog ***	£1,382.66				£1,382.66	£6,382.75				£6,382.75
	£1,382.66				£1,382.66	£6,382.75				£6,382.75

*** The Gift Aid Tax Claim Backlog for 2025 is the actual total amount successfully claimed on 6th January 2026 for October to December 2025
*** Gift Aid Claims are now made at the end of each quarter instead of annually to improve cash flow.
*** The Gift Aid Tax Claim Backlog for 2024 is the actual total amount claimed in March 2025 for the tax years 2022-23 and 2023-24.
*** Refer Note 8 for details.

Investment assets								
COIF Charities Investment Fund Income Units			£1,024.06	£1,024.06			£1,075.54	£1,075.54
				£1,024.06			£1,075.54	£1,075.54

Assets retained for Church Use						
St Andrews Church Hall values at insurance value	£125,887.00		£125,887.00	£125,887.00		£125,887.00
St Mary's Church Centre valued at Insurance value	£100,000.00		£100,000.00	£100,000.00		£100,000.00
	£225,887.00		£225,887.00	£225,887.00		£225,887.00

Approved by the Parochial Church Council on…….. and signed on its behalf

Treasurer Chairman

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

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

1 Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis. Receipts and payments include income as received and expenditure when irrevocably paid.

The accounts include monetary transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups which owe their main affiliation to another body, nor those that are informal gatherings of church members.

Funds

Unrestricted funds are general funds which can be used for PCC ordinary purposes. These include designated funds which can be redesignated.

Restricted funds represent (a) donations or grants received for a specific object or invited by the PCC for a specific object, and (b) income from trusts and endowments which may be expended only on those restricted objects provided in the terms of the trust of bequest. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities: Movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal; Land and buildings held on behalf of the PCC.

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities: Bank and deposit accounts; Amounts owing from HMRC where a formal claim has been made; Investment assets.

Liabilities are recognised and a monetary value given in the Statement of Assets and Liabilities where the supply had been received by 31 December.

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

2 Receipts

	Unrestricted Funds £		Designated Funds £	Restricted Funds £	Endowment Funds £	**TOTAL FUNDS 2025 £**	Unrestricted Funds £		Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2024 £
a *Voluntary income*												
Planned giving by standing order	£10,795.00	16.5%				**£10,795.00**	£9,835.00	23.3%				£9,835.00
Gift Aid - One-off	£2,700.00	4.1%				**£2,700.00**	£560.00	1.3%				£560.00
Collections	£7,528.38	11.5%				**£7,528.38**	£7,462.47	17.6%				£7,462.47
Charity Collections												
Donations and appeals *	£443.34	0.7%				**£443.34**	£2,105.00	5.0%				£2,105.00
Legacies/Grants										£10,420.00		£10,420.00
	£21,466.72	32.8%				**£21,466.72**	£19,962.47	47.2%		£10,420.00		£30,382.47
b *Activities for generating funds*												
General fundraising	£503.50	0.8%				**£503.50**	£652.00	1.5%				£652.00
Refreshments & Candles	£663.71	1.0%				**£663.71**	£248.21	0.6%				£248.21
Concerts & Events	£1,609.76	2.5%				**£1,609.76**	£166.00	0.4%				£166.00
	£2,776.97	4.2%				**£2,776.97**	£1,066.21	2.5%				£1,066.21
c *Investment income*												
Dividends and Interest	£30.06	0.0%	£758.53			**£788.59**	£29.29	0.1%	£2,588.19	£606.26		£3,223.74
	£30.06	0.0%	£758.53			**£788.59**	£29.29	0.1%	£2,588.19	£606.26		£3,223.74
Note: The 2024 Designated Funds Dividends and Interest figure £2,588.19 erroneously included £2,400 Transfers												
d *Income from Church Activities*												
St Mary's Church Centre rental	£5,620.00	8.6%				**£5,620.00**	£1,930.00	4.6%				£1,930.00
St Andrew's Church Hall rental	£16,902.50	25.8%				**£16,902.50**	£18,050.00	42.7%				£18,050.00
Fees from weddings, funerals, etc	£2,790.00	4.3%				**£2,790.00**	£996.00	2.4%				£996.00
Funshine Club *										£100.00		£100.00
Social Committee												
	£25,312.50	38.6%				**£25,312.50**	£20,976.00	49.6%		£100.00		£21,076.00
e *Other incoming resources*												
Gift Aid **	£15,484.55	23.6%				**£15,484.55**						
Other income	£434.11	0.7%				**£434.11**	£256.36	0.6%				**£256.36**
	£15,918.66	24.3%				**£15,918.66**	£256.36	0.6%				**£256.36**
Total receipts	£65,504.91	100.0%	£758.53			**£66,263.44**	£42,290.33	100.0%	£2,588.19	£11,126.26		£56,004.78

* 2025 Donations & Appeals includes £175 from The Funshine Club
** Refer Note 8 for details of the claims made in 2025

R&P Tab (Summary)	£65,504.91		£758.53			**£66,263.44**	£42,290.33		£2,588.19	£11,126.26		£56,004.78
Check to R&P (blank if =)												

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

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

3 Payments

	Unrestricted Funds £		Designated Funds £	Restricted Funds £	**TOTAL FUNDS 2025 £**	Unrestricted Funds £		Designated Funds £	Restricted Funds £	TOTAL FUNDS 2024 £
c *Church Activities*										
Missionary and charitable giving (Note 6):										
Ministry Costs										
Diocesan Offer	£200.00	0.3%			**£200.00**					
Expenses	£1,743.71	2.6%			**£1,743.71**	£2,277.18	3.6%			£2,277.18
Vicarage costs	£4,453.68	6.7%			**£4,453.68**	£3,710.26	5.9%			£3,710.26
Guest Minister Fees	£425.20	0.6%			**£425.20**					
Other Service costs *	£1,007.82	1.5%			**£1,007.82**					
Parish										
Insurance						£10,271.39	16.3%			£10,271.39
Insurance - St Andrew's	£5,045.55	7.6%			**£5,045.55**					
Insurance - St Mary's	£5,578.07	8.4%			**£5,578.07**					
Maintenance & Cleaning										
Maintenance (Parish)						£13,562.59	21.6%			£13,562.59
Organ Playing and Tuning	£2,442.00	3.7%			**£2,442.00**	£2,258.60	3.6%			£2,258.60
Diocesan Board Fees **	£810.00	1.2%			**£810.00**					
Other Costs ***	£3,071.82	4.6%			**£3,071.82**	£3,696.89	5.9%			£3,696.89
Parish Running Expenses										
St Andrew's Church										
Utilities	£3,851.36	5.8%			**£3,851.36**	£3,323.82	5.3%			£3,323.82
Maintenance	£4,616.63	7.0%			**£4,616.63**					
Cleaning	£720.00	1.1%			**£720.00**	£720.00	1.1%			£720.00
St Andrew's Hall										
Utilities	£4,884.43	7.4%			**£4,884.43**	£5,959.66	9.5%			£5,959.66
Maintenance	£3,140.26	4.7%			**£3,140.26**					
Cleaning	£620.00	0.9%			**£620.00**	£380.00	0.6%			£380.00
St Mary's Church										
Utilities	£1,920.07	2.9%			**£1,920.07**	£2,983.97	4.7%			£2,983.97
Maintenance	£1,519.05	2.3%			**£1,519.05**					
Cleaning										
Gardening	£180.00	0.3%			**£180.00**					
St Mary's Parish Centre										
Utilities	£1,285.70	1.9%			**£1,285.70**	£900.00	1.4%			£900.00
Maintenance	£3,206.19	4.8%			**£3,206.19**					
Cleaning										
Events	£1,109.05	1.7%			**£1,109.05**					
Administration	£14,581.82	22.0%			**£14,581.82**	£12,847.60	20.4%			£12,847.60
	£66,412.41	100.0%			**£66,412.41**	£62,891.96	100.0%			£62,891.96
Total payments	£66,412.41				**£66,412.41**	£62,891.96				£62,891.96

* 'Other Service Costs' include wafers, wine, candles, leaflets, confirmation gifts etc (included in 'Other Costs' in 2024)
** £316 Diocesan Board Fees (for Funerals) were included in 'Other Costs' in 2024
*** Payments totalling nearly £1,500 for outstanding bills from 2021 to 2024 were included in 'Other Costs' in 2025

Check to R&P	£66,412.41		**£66,412.41**	£62,891.96	£62,891.96
Cashbook	£66,412.41				
Check vs Cashbook (blank if =)					

The 2024 Parish Maintenance figure of £ 13,563 can not be analysed by building due to lack of information.
The 2025 Parish Maintenance figure of £ 10,562 split by building above was spent (approximately) as follows:
£3,000 maintenance, £750 Health & Safety, £7,250 Sustainabilty

The 2024 Utilities figures for St Andrew's Church and St Mary's Church now include the Hall and Centre respectively, they also could not be analysed due to lack of time and information last year.

PAROCHIAL CHURCH COUNCIL OF CRAY VALLEY BENEFICE

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

4 Statement of Fund Movements

	Bal b/fwd 1 Jan 2025	Income	Expenditure	Transfers between funds	**Bal c/fwd 31 Dec 2025**
	£	£	£	£	**£**
Unrestricted Fund					
General Fund - Current Account	£10,997.87	£65,504.91	-£66,412.41	-£6,599.23	£3,491.14
	£10,997.87	£65,504.91	-£66,412.41	-£6,599.23	£3,491.14
(Designated Fund)					
Cray Valley Parish Repair Fund	£1,212.89	£51.00	-£6,000.00	£5,940.00	£1,203.89
	£1,212.89	£51.00	-£6,000.00	£5,940.00	£1,203.89
Designated Funds					
Quinquennial (was Restoration) Fund - St Mary's *	£14,432.21	£511.65		£1,050.00	£15,993.86
St Andrew's Disabled Entry	£923.09	£10.83	-£933.92		£0.00
Rossi's Rascals	£1,304.94	£44.48			£1,349.42
J B Memorial Fund **		£127.03		£10,450.00	£10,577.03
Funshine Club	£0.00				£0.00
Contingency (was Social) Fund	£3,893.31	£13.54	-£3,906.85		£0.00
	£20,553.55	£707.53	-£4,840.77	£11,500.00	£27,920.31
Total Bank and Current Accounts	£32,764.31	£66,263.44	-£77,253.18	£10,840.77	£32,615.34

The General Fund is available to the PCC for day to day income and expenses, the money is held in a Metro Bank Business Community Current Account.

The Church, Church Centre and Church Hall Repair Funds have been designated by the PCC for the repair of those buildings. The monies are held in a Parish Repair Fund deposit account with Rochester Diocese Board of Finance. £240 a month from February to November was transferred from the current account to the Repair Fund in 2024; in August 2025, this was increased to £300 every month. Maintenance invoices are paid from the current account; at the end of each quarter the funds to cover the invoices are transferred from the Parish Repair Fund.

The Quinquennial (was Restoration Fund and St Mary's Spire) is a Designated Fund.

* Additional £35 x 30 months = £1,050 designated donations transferred from the current account

The Disabled Entry Fund was a Designated Fund for monies set aside towards this St Andrew's Church completed project. The balance was transferred to the current account on 2nd May 2025.

Rossi's Rascals is a Designated Fund for the Pre-school rent deposit.

The J B Memorial Fund is a new Designated Fund created on 10th June 2025. Funds were transferred from the current account in June, July and September; then 'lost' interest was transferred in December.

The Funshine Club Fund is a new Designated Fund created on 5th January 2026; the club's £384.21 funds will be transferred to it from the current account on 26th January 2026. The club's cash balance @ 31st December 2025 was £101.89.

The Contingency (was Social Fund) was a Designated Fund which was held in a Metro Bank Business Instant Access Account. The balance was transferred to the current account on 14th October to pay for a St Andrew's boiler repair and service. The Metro Bank Business Instant Access Account is now used for Parish Social events.

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

5 Staff costs

		2025	2024
		£	£
a	*Wages and salaries*	**£13,776**	**£12,873**

Our Administrator's salary has been paid by Cray Valley Parish since 2023.

Our organist's payments were on a self-employed basis.

b *Payments to PCC members*

No other payments, apart from reimbursement of expenses, were made to PCC members.

6 Missionary and charitable giving

	2025	2024
	£	£
	Donations & Raffles	Donations & Raffles
Bromley Foodbank	£1,219.30	£990.10
Wellcare (Lyrica Concert)	£700.00	£600.00
The Children's Society	£718.15	£484.82
McMillan's Coffee Morning	£243.00	£117.75
Bishop Simon's Charities	£170.00	
Revd Neil's Charities	£50.00	
Toy Vouchers	£515.00	£240.00
	£3,615.45	£2,432.67

7

It is PCC policy to maintain a balance on liquid unrestricted funds (including Repair Funds), which equates to approximately 3 months' unrestricted payments, to cover emergency situations. The current balance on 'liquid' unrestricted funds at the year-end represents 5 months' expenses.

8 Gift Aid Scheme - Claims

	Tax Year Apr'22-Mar'23	Tax Year Apr'23-Mar'24	Tax Year Apr'24-Mar'25	Quarter Apr-Jun'25	Retrospective Jul'21-Jun'24	Quarter Jul-Sep'25	Total	Quarter Oct-Dec'25
Gift Aid - Standing Orders & Transfers	£ 10,135.00	£ 9,965.00	£ 10,340.00	£ 4,285.00	£ 5,400.00	£ 3,350.00	£43,475.00	£ 2,720.00
Gift Aid Small Donations Scheme (GASDS)	£ 2,066.00	£ 3,365.00	£ 8,364.00	£ 1,456.12		£ 2,620.84	£17,871.96	£ 2,810.64
Total Claim	£ 12,201.00	£ 13,330.00	£ 18,704.00	£ 5,741.12	£ 5,400.00	£ 5,970.84	£61,346.96	£ 5,530.64
Payment Due (25%)	£ 3,050.25	£ 3,332.50	£ 4,676.00	£ 1,435.28	£ 1,350.00	£ 1,492.71	£15,336.74	£ 1,382.66
Interest	£ 126.58	£ 21.23	£ -	£ -	£ -	£ -	£ 147.81	£ -
Total Paid	£ 3,176.83	£ 3,353.73	£ 4,676.00	£ 1,435.28	£ 1,350.00	£ 1,492.71	£15,484.55	£ 1,382.66

85 Crofton Road,
Orpington,
BR6 8HU,

01689 836 825
07801 328 415

26th March 2026

Mother Jessie Daniels-White
Cray Valley Parish
Parish Office
St Andrew's Church
Lower Road
Orpington, BR5 4AL

Dear Mother Daniels-White,

Examination of Accounts for the Cray Valley Parish

I have completed a thorough examination of the accounts and other financial records for this parish in the past financial year and can confirm that they represent a true and accurate record of the finances of the Parish for the financial year recorded.

Yours sincerely,



Michael Lawson, BA, AKC.
Independent Financial Examiner