St Augustine's Church

Treasurer's Report for the Financial Year to 31st December 2025

Summary

With the retirement of Father Gavin in February and his relocation to Yorkshire in late spring, brought about a change not experienced by the community of St Augustine's for more than 30 years. A period of 10 months of worship, supported by visiting priests and bishops, tested the financial resolve of the parish to the full. Thankfully, the parish's finances stood the test of time with stewardship income and day to day running costs not changing significantly from the previous year. Our Parish Pledge to the diocese remained at the same level as 2024 . With the church flat becoming vacant from April, the opportunity was taken to renovate it before a new tenant took up occupancy in October. Following a series of brake ins to the church hall, a CCTV system was installed to protect both the church and hall buildings. New notice boards were installed at the front of the church, and a new sink and storage cabinet was installed in the church flower vestry. Rents from both Marvels Lane and the church flat enabled the parish to cover the daily running costs, not met by the stewardship and other regular church income. Utility costs are covered by fixed contracts protecting the church from increases in unit charges during the period of such contracts. The halls continued to be used by youth and community groups and children's parties continued to be popular on Sunday afternoons.

Church

Income

Total income, excluding property rents, at £72,809 was almost the same as for 2024.(£72,803). Gift Aided Stewardship together with the recoverable tax at £46,410, was just slightly higher than 2024 (£45,119). Collections at services continued throughout the year and increased by £804 to £2,318.(The church can claim a gift aid refund on collections up to a limit of £5,000 without supplying detailed information the HMRC.) The church received a legacy from the Richardson's during the year and continued to receive a regular monthly donation to the Organ Fund totalling £2,400 for the year. Larger deposit balances yielded higher interest which together with interest from HMRC on submitted gift aid claims for the years 2021 to 2024, totalled £5,413 for the year. Rents from church properties at £38,149 were lower by £6,193, mainly through the church flat being unoccupied whilst renovations were completed.

Expenditure

Our pledge to the Diocese of £43,500 was fully paid during the year and is a contribution towards the cost of the Diocese providing a priest to St Augustine's. This pledge does not meet the full stipend and housing costs, which is approximately £69,000. There was no significant movement in total church running costs during the year, up by £1,273 but savings in clergy expenses, wine wafer and candle purchases and quinquennial fees were offset by increased maintenance costs. During the year, new notice boards were installed in the grounds of the church at a cost of £4,808,(a donation was received in 2024 to fund these) a shared CCTV system covering the church and the hall was installed at a cost of £1673, and a new sink unit and cupboard was installed in the flower vestry costing £1,668. A sign was placed in the carpark

at a cost of £636, warning against unauthorised carparking which could incur a penalty fine. Other annual statutory inspections and minor repairs were completed during the year. The renovation of the church flat was completed during the summer at a cost of £20,450

The church had balances of £39,847 at the bank on 31st December which related to unused accumulated rents from the church properties. It also had deposit balances at the Central Board of Finance totalling £55,142. The latter balance includes legacies of £20,000 awaiting allocation and a property sinking fund of £21,000 towards future large maintenance repairs of the church properties.

Whilst the renovation of the Organ was completed 2 years ago a deposit fund is still maintained towards future repairs and amounted to £6,198 at the year end.

Our long-standing financial objective is that giving through stewardship, weekly envelopes and plate collections should meet the normal running costs of the church. For 2025 the shortfall was £6,644. Although this shortfall was slightly lower than that for 2024, it was achieved not by our stewardship and other giving increasing, but by a catch-up in tax refunds and lower ministry expenses. The only expense we can easily reduce is the Parish Pledge, our contribution to the Diocese for providing a priest. Do St Augustine's want to do this? As we have not met this objective now for several years, we continue to rely on the rents from the Church Flat and Marvels Lane to meet the shortfall. It may be appropriate in 2026 to consider a Stewardship campaign to increase our planned giving.

		2025		2024
		£		£
Income:				
Stewardship		38,109		39,677
Tax Refunds		10,520		7,571
Collections		2,318		1,514
Total		50,947		48,762
Expenses:				
Parish Pledge		43,500		43,500
Ministry Expense		1,586		3,200
Music Expense		1,590		1,492
Insurance		9,790		9,605
Utilities		1,250		1,516
Total		57,716		59,313
Surplus/(Deficit) of Income		(6,769)		(7,928)
Maintenance		11,152		6,391

Hall

Income

Hall income from lettings was slightly down in 2025 by £3,174 at £23,452. This was mainly through early 2025 rental income from Taekwondo being included in the 2024 accounts. Rental income from Taekwondo was £11,137, from Children's Parties £4,412, Gateway £3,250, U3A £1,575, NHS Blood-donning Service £1388, Keep Fit Exercise Club £1150.and Zumba £ 540. U3A during the year introduced a bridge section on Thursday afternoons in addition to their badminton group.

Expenditure

Regular running cost of the hall totalled £17,293 for the year and were up by £1,936 over those reported for 2024. Utility costs, although based on fixed price contracts, were higher in 2025 than 2024. Gas usage, (mainly used for heating) at £3,767 was £1,215 higher than 2024. A new 3year contract commenced in March 2024 at a significant increase in both unit price and daily standing charge resulting in higher monthly costs particularly in the colder months. Electricity costs also increased, but by only £308 to £5,113. Refuse costs were £1,922, water rates £466, Music Licences £552 and other sundry costs were £739. During the year a new fire alarm panel was installed and serviced at a cost of £3,031, tree pollarding in the carpark cost £1128,unblocking and repairs to the toilets cost £1,352, a new water heater cost £696 and other statutory annual tests and sundry maintenance expenses amounted to £1,261.

The hall incurred a shortfall of income over expenditure of £1,383 for the year and the hourly rental charge has been increased in 2026 hopefully to cover this shortfall. The hall had a balance of £9,505 at the bank and a deposit of £7,126 at the Central Board of Finance at the 31st December.

Parochial Church Council of St Augustines Grove Park
Notes to the Financial Statements
For the year ended 31st December 2025

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	2024 £
2 Incoming Resources				
2(a) Incoming resources from donors				
Planned giving				
Gift Aid donations	35,890		35,890	37,548
Income tax recoverable	10,520	125	10,645	7,696
Other planned giving	2,219		2,219	2,129
Collections (open plate) at all services	2,318		2,318	1,514
Sundry donations	709		709	1,428
	51,655	125	51,780	50,315
2(b) Other voluntary incoming resources				
Grants			0	0
Loan from Diocese			0	0
Donations, appeals stc		2,400	2,400	6,950
Legacies	10,000		10,000	10,000
	10,000	2,400	12,400	16,950
2(c) Income from operating activities to further the work of the Church				
Magazine sales			0	0
Church hall lettings	23,452		23,452	26,626
Marvels Lane Rent	14,697		14,697	17,716
Flat Rent	6,758		6,758	12,000
Fees			0	200
	44,907	0	44,907	56,542
2(d) Income from operating activities to generate funds				
200 Club			0	0
Fetes, bazaaars, other fund-raising events	3,216		3,216	3,098
	3,216	0	3,216	3,098
2(e) Income from investments				
Deposit interest				
Bank	547		547	549
Central Board of Finance	2,472	261	2,732	1,691
Inland Revenue	2,133		2,133	0
	5,152	261	5,413	2,240
Total Incoming Resources	114,930	2,786	117,716	129,145
3 Resources Expended				
3(a) Grants				
Missionary and charitable giving:				
Church overseas			0	0
Home missions and other Church Societies	2,250		2,250	2,200
	2,250	0	2,250	2,200

3(b) Activities directly relating to the work of the Church					
Ministry:	Diocesan parish pledge	43,500		43,500	43,500
	Clergy expenses	886		886	1,440
	Other clergy costs	700		700	1,760
Music :					
	Organ repairs			0	0
	Organist salary	1,065		1,065	915
	Licences	525		525	577
Church running expenses					

	Unrestricted Funds	Restricted Funds	Total Funds 2025	2024
	£	£	£	£
Insurance	9,790		9,790	9,605
Heating ,Lighting, Water	1,250		1,250	1,516
Wine, Wafers and Candles			0	522
Quinqennial Fee			0	1,560
Flower Fund	710		710	600
Sundry Expenses	210		210	130
Stewardship Envelopes	40		40	39
Church maintenance	11,152		11,152	6,391
Marvels Lane Costs				
Repairs	198		198	1,839
Insurance	738		738	716
Rates			0	0
Utilities			0	0
Licence			0	160
Church Flat				
Repairs	415		415	252
Renovation	20,450		20,450	0
Rates	837		837	0
Utilities	110		110	0
Licence			0	160
Church Hall running costs				
Water, Gas and Electricity	9,345		9,345	7,819
Cleaning	4,680		4,680	4,680
Refuse Collection	1,922		1,922	1,716
Equipment	372		372	17,218
Pest Control	456		456	456
Repairs	7,469		7,469	6,132
Internet Service	186		186	0
Music Licence	526		526	526
Bank Charges	57		57	0
General Supplies	121		121	160
	117,709	0	117,709	110,389
3(c) Church management and administration				
Administration				
Stationery	47		47	295
Internet Connection	186		186	0
Bank Charges	113		113	236
	346	0	346	531
Total Resouces Expended	120,304	0	120,304	113,120

4 Staff costs

The PCC did not employ anyone during the year

5 Fixed Assets for use by the PCC

5(a) Tangible fixed assets				
Marvels Lane Residential Property	450,000		450,000	450,000

5(b)

The PCC held no Investment fixed assets during the year

6 Analysis of Net Assets by Fund

Fixed Assets for Church use	450,000		450,000	450,000
Investment Fixed Assets				0
Current Assets	124,703	6,261	130,964	129,826
Due to/(from) Funds	(2,074)	2,074	0	0
Current Liabilities	(6,861)		(6,861)	(3,137)
Fund Balance	565,768	8,335	574,103	576,689

7 Debtors

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	2024 £
Income tax recoverable	10,052		10,052	39,083
Prepayments and accrued interest				
Insurance	839		839	816
Other debtors				
Church sundry debtors	326		326	1,040
Hall rents	633		633	100
Hall Utility Costs	0		0	16
Deposit Interest	694		694	527
Hall Cleaning	360		360	0
Flat Gas Consumption	243		243	1,196
	13,145	0	13,145	42,778

8 Long Term Liabilities

			0	0

9 Liabilities : Amounts Falling Due Within One Year

Creditors for goods and services				
Party Deposits	140		140	210
Hall Rents in Advance	2,147			
Organist fees			0	0
Tithes	1,000		1,000	0
Church Heating & Lighting	105		105	324
Hall cleaning costs			0	0
Hall Utility Costs	1855		1,855	803
Hall Pest Control	114		114	114
Hall Maintenance			0	0
Flat Repairs			0	0
Other creditors				
Sundry creditors	1,500		1,500	1,685
	6,861	0	4,714	3,136

10 **Fund Details**

The restricted funds comprise the Church Restoration Fund, the Organ Fund and the 200 Club.

Balances at 31st December

	2025 £	2024 £
Organ Fund	8,335	5,549
	8,335	5,549

11 Expenses reimbursed by the PCC

During the year expenses totalling £2,185.84 have been reimbursed to the following PCC members

		£	
Jean Cartwright			
	Retirement Gift		30.00
Bernard Hawes			
	Flat Repair	68.00	
	Music Licence	120.00	
			188.00
Bruce Nyasika			
	Repaits to Vestry Toilet		487.00
Jerry Burtt			
	Repairs to Hall Toilets	1327.98	
	Lamps	152.86	
			1480.84

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	2024 £

Parochial Church Council of St Augustine's Grove Park
For the year ended 31st December 2025

Independent Examiners report to the PCC of St Augustine's Grove Park

I report on the accounts for the year ended 31st December 2025 which are set out on pages 1 to 8.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

• examine the accounts under section 145 of the 2011 Act;

• follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and

• state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by 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 also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

• to keep accounting records in accordance with s.130 of the 2011 Act; or

• to prepare accounts which accord with these accounting records have not been met; or

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 of an independent examination.

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

Signed *N Haggart* N. Haggart

Name N Haggart

Professional Qualification FCA

Address 114, Copse Avenue
West Wickham BR4.9NP

Date 24/9/2026