Charity Registration Number 1197407 (England & Wales)

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST GEORGE AND ST BARNABAS BECKENHAM

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

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CONTENTS

ADMINISTRATIVE INFORMATION 1
TRUSTEES' REPORT 1
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES 10
STATEMENT OF FINANCIAL ACTIVITIES 11
BALANCE SHEET 12
NOTES TO THE FINANCIAL STATEMENTS 13

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FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

ADMINISTRATIVE INFORMATION

St George's Church Beckenham is situated in the High Street, Beckenham, Kent BR3 1AX. The correspondence address is the Parish Office, St George's Parish Church, High Street, Beckenham, Kent BR3 1AX. St Barnabas Church is situated on Perth Road, Beckenham, BR3 6PP. The correspondence address is Perth Road, Beckenham, BR3 6PP

Both churches are part of the Diocese of Rochester within the Church of England.

The two charities merged with effect from 1st January 2022. The Parochial Church Council (PCC) is a registered charity number Charity No 1197407 and was registered with the Charity Commission on 10 January 2022. The full name of the charity registered with the Charity Commission is the THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST GEORGE AND ST BARNABAS BECKENHAM.

PCC members who have served from 1st January 2025 until the date of this report are as follows:

Incumbent:	The Revd. Jeremy Blunden
Associate Rector:	The Revd. Tim Hide
Honorary Assistant Curate:	Fr Andrew Smith (December 2024)
Reader:	Joan Conway
Reader:	June Mackenzie
Wardens:	Dr Nigel Sykes (St George)
	Mrs Sarah Phillips (St George)
Representatives on The Deanery Synod:	June Mackenzie
Elected Members:	Joan Conway (until APCM 2027)
	Kirsten Cook (until APCM 2027)
	Richard Fielder (until APCM 2026)
	Elizabeth Hardy (until APCM 2028)
	James Hardy (until APCM 2028)
	Sandra Harewood (until APCM 2026)
	Sophie Jones (until APCM 2027)
	Heather Lloyd (until APCM 2028)
	Ken Maliphant (until APCM 2026)
	Sue Mayo (until APCM 2028)
	David Samuels (until APCM 2028)
	Angela Susilovic (until APCM 2028)
	Catherine Williamson (until APCM 2028)
Treasurer:	Paul Turner (co-opted 2024)
Secretary:	Mary Davies

Mary Davies was elected as minute secretary to the PCC.

Structure, Governance and Management

The governing document is the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules.

The method of appointment of Parochial Church Council (PCC) members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The parish is managed by the PCC, which meets regularly to discuss and transact business of the Parish.

Following the unification of the parishes of St George's Beckenham and St Barnabas (Beckenham), one PCC has been appointed to manage the affairs of both churches. The financial affairs of the two organisations have been merged with effect from January 2022 as agreed with The Charity Commission.

The PCC operates through a number of committees which have responsibility for the various activities of the Parish. They report to the PCC making proposals for approval and action.

The key committees which report to the PCC are as follows:

- **Standing Committee**: This is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the Council. It oversees the general financial and administrative issues, which face the parish by monitoring the income and expenditure of the parish, and by budgeting.
- **Fabric Committee**: This committee monitors, plans and deals with building maintenance across the benefice.
- **Finance Committee**: This was created on 23 October 2019. Its brief is to oversee the Financial Management of the Benefice of St George and St Barnabas and to report to the Standing Committee and/or PCC on matters affecting the financial health of the Benefice.
- **Risk Management Committee**: This was formed part way through 2017 and it is designed to manage the risks relating to people using the church premises.
- **"Arts at St George's" Committee**: This oversees the organisation and administration of the events under the banner of "Arts at St George's" which includes St George's Festival for Beckenham (formerly the Arts Festival).
- **Hall Review Committee**: This was created in September 2019. It oversees all matters relating to the Church Halls in the Benefice.
- **Building Development Committee**: This committee was created in 2021 to work on proposals to develop the church building to improve toilet facilities, to add storage and to accommodate additional meeting room space.
- **Social Committee** – This was founded in 2024 and its purpose is to initiate and support social events in the church.

Objectives and Activities

St George and St Barnabas Parochial Church Council (PCC) has the responsibility of cooperating with the Rector, Rev Canon Jeremy Blunden, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. It also has maintenance responsibilities for the Parish Churches and related Church Halls.

The incumbent and the PCC have considered the Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion and they try to enable ordinary people to live out their faith as part of our parish community.

These responsibilities were extended to the parish of St Barnabas from Sunday 11th March 2018 when the two parishes became a benefice.

Electoral Roll

The First Revision of the Electoral Roll for the United Benefice of St George and St Barnabas Beckenham was published on 27 April 2026. The Electoral Roll now stands at 189 of which 91 are resident in the benefice.

Achievements and Performance - Rector's Report

This Report summarises our work in prayer, worship, mission, outreach and evangelism for the year ending December 2025.

In the past year the Church has continued to work with the congregation and the community in all aspects of church life and operation.

Our contact with members of the church in person and via regular online, postal and phone contact, (established during the Pandemic), has continued throughout this year.

Ministry to Children and Young People St George's Junior Church, led by June Mackenzie, has been meeting regularly on Sunday throughout the year and also offering online activity and home-learning. I am very grateful to June Mackenzie and all Junior Church Leaders and helpers for their ministry to our children and young people and for the support of the wider congregation. The children present their activities to the congregation at the end of each service. This is much appreciated by the congregation.

Pastoral Ministry - The work of the Pastoral Team remains largely unseen, but it supports many church members and responds to various requests from the community or visitors to the church. The need from those in the community for a quiet place to pray and reflect is growing with an increased need for pastoral support in our church. There is a Minister on duty every morning to assist and help those who visit seeking help. June Mackenzie, Janet Smikle and the volunteers regularly visit the Nursing Homes in the benefice and carry out home visits. During the year at St Barnabas Church the pastoral support has been provided by Angela Susilovic, Bob Norfolk Thompson, Jeff Bull, Katie Brabston and Dorothy Davey.

Living Well Foodbank advises of the continued increase in demand on their resources and our volunteers and community continue to raise money and provide regular weekly finance and food support to them.

In December 2024 Fr Andrew Smith came from Holy Trinity Church, Lamorbey and joined us as part time self-supporting priest. He has taken up his role with enthusiasm and has brought with him connections with the Royal Naval Association, Sidcup Branch as their Hon. Branch Chaplain. During the year a contingent of 30 members attended the Christmas Carol Service and Sea Sunday.

Joan Conway led Confirmation preparation classes during the year and the Rector presented two adult candidates for confirmation on 16 November 2025 at St Paul's Church Beckenham.

In St George's Church during 2024, we held 10 baptisms and 1 Marriage and officiated at 12 funerals. It was a great pleasure to work with and welcome several local schools for their Harvest, Remembrance and Christmas services. At St George's we also continued our support for KS1 and KS2 education provision for several local schools. We led the Act of Remembrance at the Beckenham War Memorial which was organised by Tim Yonge and Chris Martin from Fifth Beckenham Scouts. There was an increased attendance for the Act of Remembrance and the uniformed parade was reinstated for the first time since the COVID-19 pandemic. It was encouraging to see so many representatives of the schools, uniformed groups and the general public at the service.

In St George's Church, we work hard to provide a safe and welcoming space for all who need it. Diversity and Inclusion, Racial Justice Sunday, Stephen Lawrence Day, Windrush Day and Black History Month are all celebrated. We provide internal displays of prayers, materials and resources which are simultaneously scheduled on the parish website.

The Arts Festival presented a full and well attended 2025 programme.

We were pleased to welcome several thousand worshippers and visitors, from schools, charities and community organisations to services during the Season of Advent. Our Easter and Christmas services were well attended especially the Christmas Carol Service, Christingle, Midnight Mass and Christmas Day services.

During the year, we offered study courses during Lent and Advent with online and face to face options.

St Barnabas Church has continued to provide Sunday and weekday services and a number of social events for their congregation. St Peter's hall is well used by a local preschool, dance classes and other community events, supported by a core group of volunteers who have my continued gratitude.

I am grateful to all who have been involved in the preparation of and taking part in our worship through the year: Staff, Clergy and Ministers, servers, chalice assistants, readers, intercessors, sides people and the flower-team. My thanks to James Hardy and the bell ringers at St George's Church who begin our worship each Sunday in calling our community to prayer.

St George's Choir and Music Provision:
The St George's Choir is led by Charlie Warren, Director of Music, assisted by organists Jon Mills and Aeron Preston, and choir librarian, Ian Maxwell. They have continued to enhance our worship with their music. The choir undertook visits to sing at Norwich Cathedral, Rochester Cathedral and St Albans Cathedral during the year.
Charlie Warren has also provided opportunities for young organists to practise on St George's Church organ and we hosted an International Organ Day event and welcomed local Organ societies.

Music Provision: Thanks to the Friday and Saturday Recitals Team, Charlie Warren, Peter Jones, Felicity Bunt and Ian and Janey Maxwell, who provide an invaluable contribution to the music in the community, a warm welcome and free concerts throughout the year. Our thanks also go to the professional musicians who provide their time and talents for the benefit of Beckenham Community and the St George's refreshments volunteers who provide coffee and cake before the Friday recitals. Our Director of Music has organised two Come and Sing evensongs during 2025 where members of the choir were joined by new singers. St George's Choral Foundation supports four young singers. In May the Choral Scholars gave a recital after Choral Evensong followed by a reception for Patrons. The event was well received.

Volunteers: St George and St Barnabas benefit from the invaluable efforts of all our volunteers, many of whom are not members of the church, who help with washing, cleaning, recycling, gardening, litter picking, path clearing and other necessary tasks. Their work goes largely unseen but without them things would not run so smoothly.

Learning and Growing in Faith: The Lent and Advent study groups met in St George's church, and we have also maintained Zoom Learning Groups in both churches. Joan Conway has provided regular reflections for the Home Worship groups and these are also posted on St George's website to share with the congregation and visitors. In addition to inhouse support we also provide education opportunities to many local schools with KS1 and KS2 interactive experiences about church and Christianity. We also provide Guided Tours for individuals and groups.

I am very grateful for the ministry of our Churchwardens, Nigel Sykes, Sarah Phillips, our Parish Safeguarding Officer, Roger Capon, Accountant Paul Turner, members of the PCC, members of Standing Committee and Finance Committee, all staff members and the army of wonderful volunteers, who have worked tirelessly throughout the year to support our worship and mission to the community. I would like to recognise the contribution to church life and pastoral ministry at St Barnabas Church made by our former Churchwarden Bob Norfolk Thompson who sadly died in April.

St George's Church has been awarded funding from the National Church for an Arts Pioneer Project for a period of five years. The project will develop our mission through the Arts for our church and community.

PCC Secretary's Report

Work of the PCC: During 2025 much of the business of the PCC has continued to focus on ongoing matters relating the generation of a single United Benefice Charity and united finances. We are grateful to our Churchwardens, Sarah Phillips and Nigel Sykes, the Treasurer, Paul Turner, Roger Capon, Safeguarding Officer, Catherine Williamson, the Planned Giving secretary, Ken Maliphant and Richard Fielder for their Financial and Insurance Reviews, James Hardy for the ongoing work on the Fabric, Lizzie Hardy and David Yiu for their social media support and content, the Pastoral Teams, the Refreshments Team and the Flower Teams, Friends of the Churchyard and to members of the PCC for their commitment and dedication in serving the benefice.
The PCC has met three times since the May 2025 APCM. The PCC discussed items ranging from Church Services, Finance, The Arts at St George's, Ministry to Children and Young People and the development of our buildings and facilities.

The Building Development Project had developed a design to provide toilet facilities, improved servery and seating area and a meeting room. This project has included the various aspects of pre-planning, archaeology, arboriculture and heritage. At the time of writing, following various changes and design developments, the formal planning application has been submitted to LB Bromley for planning approval. We await the outcome of the planning application. I am grateful to all members of the Building Project team: Nigel Sykes (chair), Chris Phillips, Richard Fielder, Ken Maliphant, Jim Hardy and our Architects Karen Butti and Raphael Citron.

Communication: St George's Church continues to use social media through our church website and Facebook in the promotion of our services and events in the church. We are very grateful to Lizzie Hardy and David Yiu who have provided so much support and guidance in the development of our posters and social media messages. The church website is regularly updated with prayers, reflections and meditations on current social and worldwide issues. Inside the church building we have our Monthly Prayer Board and Peace Table with resources for everyone to access. External Noticeboards give further information.

The Flower Team: Easter, Harvest and Christmas Flowers delighted the congregation and visitors during 2025.
The Flower team, ably led by Heather, enhances our worship and provides an opportunity for outreach by inviting the community to visit the church and enjoy the flower displays. The Team, assisted by Jim Hardy and Gareth Lloyd, provided new and innovative displays for significant events. We are very grateful to those members of the congregation and community who financially sponsor flower displays.

Our thanks also to the Flower team at St Barnabas Church: to Sue Berry who provides the weekly flowers for St Barnabas Church and to Angela and Dorothy for festival flowers and decorations.

Refreshments Team: The Refreshments Team provide an opportunity after services to chat, to meet new people, to make friends and welcome newcomers. We would like to thank the team at St George's and at St Barnabas for providing the sustenance that gets conversations going and provides a welcome for the congregation and visitors. The Trinitea which was held St George's Church in June 2025 was hampered by rain so we retreated into the church. It was championed by the Refreshments team and Churchwarden Sarah, who provided a full afternoon tea experience. Our Bring and Share Harvest Lunch which was held in the hall on 5 October 2025 was well attended. In September 2025 we held a special MacMillan Coffee morning in memory of Tessa Harper who died in August.

Friends of the Churchyard: The Friends Meet once a month on the second Sunday and keep the churchyard in good order. Their efforts are vital for our EcoChurch commitment and for community enjoyment. We are very grateful for all they do. We give thank the work of our volunteers remembering especially Tessa Harper who masterminded the operation for many years.

CTiB – Churches Together in Beckenham: Our thanks go to our CTiB representatives who attend the meetings and provide regular updates on the work of St George and St Barnabas in the community. We have supported CTiB administratively with the booking of Beckenham Green for the Walk of Witness and providing updates to the Police, Anti-Terrorism Officers and Bromley Council as well as coordinating the various reports and compliance required for the Walk of Witness to proceed. We are grateful to our CTiB volunteers and remember especially the notable contribution made by Dorothea Jessop who died in May 2025. St George's regularly hosts the CTiB Ministers lunch and these generate lively conversation and community engagement.

Work of our committees: Special thanks are due for the detailed work of the Finance Committee in reviewing the church finances and finding ways to make our resources work for us in the current climate. We are also grateful to Chris Porter, in dealing with the long-running St Bride's project. Chris advised the PCC that he will be leaving his post as Clerk to Church Fields Charity in 2026 and he will be replaced by Mo Shannon who was introduced to the PCC in December 2025. Our thanks go to the members of FinCom, also to Sarah Phillips, Catherine Williamson, Paul Turner and Angela Susilovic, for their work with the church finances. Fabric Committee led by James Hardy has continued to maintain the fabric of both churches and halls. Carol Matthews as halls manager has made a substantial contribution to the ongoing upkeep and hirer relationships and we are very grateful to her. The Building Development Committee has continued to work with key stakeholders in the Diocese, Bromley Council, Heritage and History organisations and other related groups in the advancement of our building project. Special thanks go to Church Fields Charity who continue to support expenditure on items such as insurance and the maintenance of St George's Church and the church organ.

Financial Review

The financial statements presented with this report reflect the incoming resources and expenditure incurred for The Parochial Church Council of the Ecclesiastical Parish of St George and St Barnabas Beckenham (Charity No 1197407).

This charity was formed from the merger of two separate charities the Ecclesiastical Parish of St George's Beckenham (Charity No 1129429) and the Ecclesiastical Parish of St Barnabas Beckenham (Charity no 1169952). The merger was effective from 1st January 2022.

The results for the year ended 31st December 2025 hence show the results for the fourth year of the newly formed charity. They show the charity had total incoming resources for the last financial year of £505,613 and total resources expended of £449,652 and surplus of £55,961.

Planned giving has increased slightly, though the reclaiming of gift aid on that giving has paused while we continue to sort out a new gift-aid account for the combined benefice. We will then be able to reclaim gift aid for the year and outstanding gift aid from previous years. Donations overall have held steady with increased giving via card schemes like SumUp and Stripe.

The charity continues to benefit from the financial support of The Church Fields Charity totalling the sum of £63,575 which funded St George's church maintenance costs and as St George's Church is a

listed building we were also able to recover some Value Added Tax for work undertaken totalling £2,788. Unfortunately changes to the Listed Places of Worship Grant Scheme mean we will no longer be able to make such claims.

Overall investment income decreased slightly as interest rates reduced over the year.

Four legacies were received during the year from the following Marissa Sharon Tree Estate £28,519.33, Pamela McNaughton Estate £5,000, Julie Taylor Estate £503.06 and Doris Pullen Estate £15.25, for which we are very grateful to have been remembered in their wills.

Income from weekly recitals is a valuable source of income and increased slightly to £10,253 *(£9,582 2024*) and hall lettings increased substantially to £103,761 *(£91,965 2024*). Fee income from funerals and weddings reduced for the third year running but this can be very variable.

Turning to expenditure, the overall level of expenditure increased to £449,652 from £404,544 – part of this increase represented by increased costs for an expanded Arts Festival in 2025 *(£24,899 increase*).

Professional fees for the church extension project continued to ease from the previous year at £15,022 (*£23,820 2024*). These are for the ongoing church development project to improve the facilities at St George's church – aimed at adding a small extension with additional toilet facilities thus providing space for activities within the body of the church. Hoping building works can begin in 2027, subject to approvals.

Remaining cost centres varied depending upon usage and requirements with some areas increasing whilst other areas of cost were reduced year on year.

Overall, it has been another good year financially. Adjusting for the effects of the Arts Festival being included in the accounts the surplus would still have been a healthy £41,837 operating surplus for the joint benefice.

Investment Review

The charity has two major groups of investment assets.

Property assets in the form of two church halls included in these financial statements at a valuation of £1,849,356. The two church halls provide a range of meeting rooms catering to the needs of a variety of parish and community organisations. It is the policy of the PCC to maintain these buildings in good order to ensure they continue to provide high-quality facilities and generate income to finance the maintenance of the properties. Rental income from these properties continues to increase over the years, reflecting the demand for church halls as venues for community activities. The PCC undertakes regular reviews of rental rates to ensure that these assets continue to generate income commensurate with the quality of the facilities.

The remaining asset portfolio is cash invested with the Diocese and the Central Board of Finance in a range of investments designed to generate income and capital growth.

Reserves Policy

Unrestricted reserves were £3,027,143 as of 31st December 2025. Of course this includes the value of the church halls as given before (£1,849,356), leaving a balance of other unrestricted reserves of £1,177,787.

It is the policy of the PCC to maintain sufficient unrestricted funds (supported by current assets) to equate to a minimum of three to six months unrestricted expenditure.

Our levels of reserves are sufficient to meet this requirement; however these reserves will be depleted materially when the church development program goes ahead as planned.

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

.....
Rev J Blunden

Date: ……

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the charity trustees on my examination of the accounts of The Parochial Church Council of the Ecclesiastical Parish of St George and St Barnabas for the year ended 31 December 2025.

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 your charity's accounts as carried out under section 145 of the Charities Act 2011 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 Qualified 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 Institute of Chartered Accountants in England & Wales (ICAEW).
I have completed my examination. I confirm that no other matters, except as detailed below, have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts do not accord with such records; 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 the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination,

We identified that some of the bank statements were not in the charity name. This appears to be a legacy from the merging of the original 2 charities.
Arts at St George's transactions could not be supported with documents – only transactions agreeing to bank receipts and payments was possible.

I have no other concerns in connection with my examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Louise Hallsworth FCA
For and on Behalf of Affinia
Chartered Accountants
Lynwood House
Crofton Road
Orpington
BR6 8QE
Dated:

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31st December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	2024 £
INCOMING RESOURCES					
Voluntary income	2(a)	206,101	2,636	208,737	207,498
Activities for generating funds	2(b)	11,097	0	11,097	10,255
Income from investments	2(c)	21,190	0	21,190	22,893
Income from church activities	2(d)	261,801	0	261,801	239,389
	2(e)	2,788	0	2,788	4,395
		502,977	2,636	505,613	484,430
Church activities	3(a)	445,045	1,558	446,603	401,049
Fund-raising costs	3(b)	49	0	49	0
Governance costs	3(c)	3,000	0	3,000	3,495
TOTAL RESOURCES EXPENDED		448,094	1,558	449,652	404,544
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES		54,883	1,078	**55,961**	**79,886**
GAINS AND LOSSES ON INVESTMENTS					
- on disposal		0	0	0	0
- on revaluation - listed investments		12,029	0	12,029	20,683
- on revaluation - St. Georges hall		0	0	0	33,921
- on revaluation - St. Peters hall		21,188	0	21,188	15,518
NET MOVEMENT IN FUNDS		88,100	1,078	89,178	150,008
BALANCES BROUGHT FORWARD AS AT 1st JANUARY 2025		2,939,043	18,529	2,957,572	2,807,564
BALANCES CARRIED FORWARD AS AT 31st DECEMBER 2025		3,027,143	19,607	3,046,750	2,957,572

BALANCE SHEET

As at 31st December 2025

	Note	2025 £	2025 £	2024 £	2024 £
FIXED ASSETS					
Tangible Fixed Assets	6		6,170		11,950
Investments - Freehold Property	7		1,849,356		1,828,168
Investments - Listed	7		507,673		495,644
CURRENT ASSETS					
Debtors	8	43,948		42,375	
Short term deposits		547,306		333,030	
Cash at bank and on hand		133,367		279,212	
		724,621		654,617	
LIABILITIES					
Creditors - amounts falling due within one year	9	(41,070)		(32,807)	
NET CURRENT ASSETS / (LIABILITIES)			683,551		621,810
TOTAL NET ASSETS			3,046,750		2,957,572
PARISH FUNDS					
Unrestricted			3,027,143		2,939,043
Restricted			19,607		18,529
			3,046,750		2,957,572

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

.....
Rev J Blunden

Date: ……

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31st December 2025

1 ACCOUNTING POLICIES

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of Parochial Church Councils and with those regulations "true and fair" provisions. The financial statements have also been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (SORP FRS 102) and with the associated requirements of the "Financial Reporting Standard 102" (FRS 102).

The organisation is a public benefit entity as defined by Financial Reporting Standard 102.

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

Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Trust has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Assets

Consecrated and benefice property

Consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities 2011 and such assets are not capitalised in these financial statements.

Moveable Church Furnishings

Moveable church furnishings are capitalised at cost and depreciated over their useful economic life other than where insufficient information is available. In this case the item is not capitalised, but all items are listed in the Church's inventory.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year. They are valued at cost.

Depreciation

Depreciation is calculated to write off the capitalised cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

Land	Nil
Hall Furniture and moveable equipment	10 - 20% straight Line
Church Furniture and Moveable Equipment	10 – 20% straight line
Church Fixtures and Equipment	10 – 33% straight line

Investments
Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value.

Other investment assets, which includes investment property, are included at the Parochial Church Council's estimate of market value.

Gains or losses arising on revaluation of investments are shown on the Financial Activities as "Gains and Losses on investments".

Short term deposits and Cash at Bank and on Hand
Short term deposits represents funds held in accounts which are not immediately accessible but can be drawn upon within less than three months.

These include deposits which are held with Central Board of Finance Diocese of Rochester (which includes the Church Repair Fund), CCLA deposit accounts and balances held in National Savings Accounts.

Cash at bank and on hand represents funds held to meet ongoing charity expenditure. These represent current account and deposit accounts held with clearing banks and cash balances.

Funds
Unrestricted funds
These represent the remaining income funds of the charity that are available for spending on the general purposes of the charity, including amounts designated by the PCC for spending on future projects.

Restricted funds
These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment funds
These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Details of all their restrictions are shown in the notes to the accounts.

Income and Endowments
Income is recognised in the Statement of Financial Activities when a transaction or other event results in an increase in the charity's assets or a reduction in the charity's liabilities. Generally income is only recognised when the charity has entitlement to economic benefit, it is probable that the benefits will flow to the charity and that the monetary value can be measured reliably.

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received.

Grants and legacies are accounted for when the PCC is legally entitled to the amounts due.

Dividends are accounted for when receivable, and interest is accounted for as it accrues over time. All other income is recognised when it is receivable.
All income and endowments are accounted for gross.

The charity values and relies upon the support of its congregation and parishioners for voluntary support throughout the financial year in assisting with the work of the church. As the value of this support cannot be reliably measured it is not included as income within these accounts.

Expenditure
Expenditure is recognised in the Statement of Financial Activities when a transaction or other event results in a decrease in the charity's assets or an increase in the charity's liabilities. Generally, expenditure is only recognised when the charity has a present legal or constructive obligation as a result of a past event, it is probable that a transfer of economic benefits will be required in settlement and that the monetary value can be measured reliably.

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC.

The diocesan parish gift is accounted for as and when it is paid.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Cashflow statement
A statement of cashflow is not prepared as the Parochial Church Council considers that the charity is "small" as defined by FRS102 and so is not required.

2 INCOMING RESOURCES

		Unrestricted Funds	Restricted Funds	Total Funds 2025	2024
		£	£	£	£
2(a)	**Voluntary income**				
	Planned giving				
	Gift Aid donations	88,993	0	88,993	87,384
	Tax recoverable	0	0	0	9,601
	Trusts				
	Church Fields Charity	63,575	0	63,575	65,589
	Wotherspoon Trust	0	0	0	939
	Collections (open plate)	9,277	0	9,277	7,795
	Special collections	0	927	927	1,606
	Donations, etc.	441	0	441	261
	Donation - SumUp/Stripe	8,268	0	8,268	6,275
	Legacies	34,038	0	34,038	26,097
	Sundry donations	1,509	0	1,509	1,277
	Flowers	0	631	631	674
	Friends of the Churchyard	0	200	200	0
	Flag Donations	0	878	878	0
		206,101	2,636	208,737	207,498
2(b)	**Activities for generating funds**				
	Recitals	10,253	0	10,253	9,582
	Fundraising	844	0	844	673
		11,097	0	11,097	10,255
2(c)	**Income from investments**				
	Dividends	18,482	0	18,482	19,925
	Bank Interest	2,708	0	2,708	2,968
		21,190	0	21,190	22,893
2(d)	**Income from church activities**				
	Church lettings	10,830	0	10,830	8,947
	Hall lettings	103,761	0	103,761	91,965
	Fees	3,361	0	3,361	5,028
	Arts at St. George's	143,849	0	143,849	133,449
		261,801	0	261,801	239,389
2(e)	**Other Income**				
	Grant - Rochester Diocese	0	0	0	0
	Grant - Listed Places Worship Scheme	2,788	0	2,788	4,395
		2,788	0	2,788	4,395
	TOTAL INCOMING RESOURCES	502,977	2,636	505,613	484,430

3 RESOURCES EXPENDED

		Unrestricted Funds	Restricted Funds	Total Funds 2025	2024
		£	£	£	£
3(a)	**Church activities**				
	Missionary and charitable giving:				
	Special collections	0	927	927	1,606
	Ministry				
	Fees payable to Rochester DBF	1,245	0	1,245	543
	Parish Gift	81,761	0	81,761	79,380
	Clergy expenses	5,874	0	5,874	5,119
	Clergy house expenses	8,516	0	8,516	7,950
	Sacristy	2,068	0	2,068	1,998
	Junior church	171	0	171	206
	Music				
	Director of Music	13,807	0	13,807	13,090
	Assistant organists	3,940	0	3,940	2,689
	Choir music	337	0	337	312
	Performing Rights costs	11,711	0	11711	1,292
	Other music costs	1,265	0	1,265	1,589
	Organ repairs & tuning	5,258	0	5,258	4,528
	St. Georges Church				
	Repairs and maintenance	8,267	0	8,267	4,287
	Running costs	22,168	0	22,168	19,686
	Insurance	11,645	0	11,645	11,847
	Flowers	137	674	768	2,193
	Extension project fees	15,022	0	15,022	23,820
	St. Barnabas Church				
	Repairs and maintenance	2,817	0	2,817	1,314
	Running costs	2,927	0	2,927	2,449
	Insurance	4,150	0	4,150	4,192
	St. George's Hall				
	Repairs and maintenance	4,844	0	4,844	5,577
	Running costs	20,447	0	20,447	18,305
	Insurance	985	0	985	1,028
	Hall Bookings Office	2,623	0	2,623	2,487
	Hall Manager	3,563	0	3,563	3,395
	St. Peter's Hall				
	Repairs and maintenance	1,472	0	1,472	13,287
	Running costs	10,755	0	10,755	10,178
	Insurance	587	0	587	629
	Hall Manager	3,563	0	3,563	3,379
	St. Barnabas Hall				
	Repairs and maintenance	0	0	0	0
	Running costs	228	0	228	968
	Insurance	1,106	0	1,106	993
	Other Church expenses				
	Sundries	2,164	0	2,164	2,371

	Church management and administration				
	Administration Secretary	22,360	0	22,360	21,199
	Parish Accountant	7,575	0	7,575	7,255
	Printing, postage & stationery	2,643	0	2,643	2,808
	Photocopier	1,162	0	1,162	54
	Legal expenses	14,794	0	14,794	2,955
	Websites	2,439	0	2,439	1,112
	Friends of Churchyard	0	0	0	140
	Accounting software	371	0	371	332
	Bank charges	1,529	0	1,529	1,424
	Arts at St. George's	129,865	0	129,865	104,966
	Depn. Church Furniture & Equipment	1,814	0	1,814	1,810
	Depn. Church Fixtures & Equipment	3,334	0	3,334	3,674
	Depn. Hall Furniture & Equipment	632	0	632	633
		445,045	1,558	446,603	401,049
3(b)	**Fund-raising costs**				
	Fundraising expenses	49	0	49	0
3(c)	**Governance costs**				
	Independent Examination Fee	3,000	0	3,000	3,495
	TOTAL RESOURCES EXPENDED	448,094	1,558	449,652	404,544

4 STAFF COSTS

	2025	2024
	£	£
Wages & salaries	57,774	54,778
Pension costs	1,733	1,643
	59,507	56,421
Average number of employees	3	3

During the year the PCC employed an administrator, hall manager and a director of music.
No employee received employment benefits exceeding £60,000 per annum.
There were no employee benefits to key management personnel in current or previous years.
In addition to the above employees the PCC used the services of assistant organists and a parish accountant.

The key personnel management personnel receive no renumeration

5 RELATED PARTIES

Mr J. J. Hardy, a member of the PCC, provided services through his company R.E.Hardy Ltd to both St. Barnabas and St. George's churches and their associated halls for maintenance and related works which totalled £5,699 (2024: £1,760) in the year.

A small immaterial proportion of the expenses paid to the incumbent may have related to his services as Chairman of the PCC.

No other payments or expenses were paid to any other PCC member, persons closely connected to them or other related parties in fulfilling their duties as trustees.

6 TANGIBLE FIXED ASSETS

	Church		Hall	
	Furniture & Equipment	**Fixtures & Equipment**	**Furniture & Equipment**	**Total**
	£	**£**	**£**	**£**
As at 01.01.25	24,451	34,034	5,121	63,606
Acquisition costs	0	0	0	0
Disposals	0	0	0	0
As at 31.12.25	24,451	34,034	5,121	63,606
As at 01.01.25	18,705	30,107	2,844	51,656
Accumulated dep'n on disposals	0	0	0	0
Gain on disposals	0	0	0	0
Charge for the year	1,814	3,334	632	5,780
As at 31.12.25	20,519	33,441	3,476	57,436
Net Book Value as at 31.12.2025	3,932	593	1,645	6,170
Net Book Value as at 31.12.2024	5,746	3,927	2,227	11,950

7 INVESTMENTS

	Listed Investments £	Freehold Property £	Total £
Valuation as at 31 December 2025			
As at 1st January 2025 - St. George's Hall	495,644	1,166,155	1,661,799
As at 1st January 2025- St. Peter's Hall	-	662,013	662,013
Additions at cost	-	-	-
Disposal at carrying value	-	-	-
Net gain/(loss) on revaluation	12,029	21,188	33,217
As at 31st December 2025	507,673	1,849,356	2,357,029
Valuation as at 31 December 2024			
As at 1st January 2024 - St. George's Hall	474,961	1,132,234	1,607,195
As at 1st January 2024 - St. Peter's Hall	-	646,495	646,495
Additions at cost	-	-	-
Disposal at carrying value	-	-	-
Net gain/(loss) on revaluation	20,683	49,439	70,122
As at 31st December 2024	495,644	1,828,168	2,323,812

Listed investments

The listed investments represent funds held in publicly quoted united trusts. market value at 31st December 2025 represents investments for:

	31.12.2025 £	31.12.2024 £
Unrestricted funds - Church	307,052	321,966
Unrestricted funds - Hall	200,621	173,678
	507,673	495,644

Freehold Properties

The freehold properties represent the land and buildings comprising St. George's Church Hall, 25-27 Albemarle Road, Beckenham, and St.Peter's Hall, 49 Malmains Way, Beckenham.

The market values are based on the replacement value for insurance purposes as at 2nd December 2024 and is considered to be the best estimate of fair value of these assets.

St. Barnabas Church Hall has been closed due to its poor state of repair and has been included in these financial statements at zero value.

8 DEBTORS

	2025	2024
	£	£
Trade Debtors - St George's Hall rentals	6,615	3,634
Trade Debtors - St Barnabas Hall Rentals	2,155	406
Prepayments	5,153	5,415
Prepayments and accrued intertest	1,767	1,855
Gift Aid recovered	-	9,101
Funds due from Church Fields	26,065	14,510
Funds due to Arts Festival	-	6,085
Funds due from Listed Places of Worship	2,193	1,369
	43,948	42,375

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors – St George's	13,104	11,193
Trade creditors – St Barnabas	944	2,433
Social security and Other Taxes	484	622
Employee Pensions	341	325
Arts Festival - deferred income/accruals	-	3,400
Arts Festival - PRS	15,765	6,565
Charitable Donations Payable	2,842	3,679
Independent Examination Fees - Current Year Fees £2,295 plus prior year accruals £2,295 and £3,000 inclusive of VAT)	7,590	4,590
	41,070	32,807

10 ANALYSIS OF NET ASSETS BY FUND

Current Year	Unrestricted Funds	Restricted Funds	2025 TOTAL
	£	£	£
Tangible Fixed Assets	6,170	-	6,170
Investments	2,357,029	-	2,357,029
Debtors	43,948	-	43,948
Short Term Deposits	547,306	-	547,306
Cash at Bank and on hand	113,760	19,607	133,367
Creditors-amounts falling due within one year	(41,070)	-	(41,070)
	3,027,143	19,607	3,046,750

Prior Year

	Unrestricted Funds	Restricted Funds	2024 TOTAL
	£	£	£
Tangible Fixed Assets	11,950	-	11,950
Investments	2,323,812	-	2,323,812
Debtors	42,375	-	42,375
Short Term Deposits	333,030	-	333,030
Cash at Bank and on hand	260,683	18,529	279,212
Creditors-amounts falling due within one year	(32,807)	-	(32,807)
	2,939,043	18,529	2,957,572

11 FUNDS RECONCILIATION

Current Year	Balance at 01.01.2024	Income	Expenditure	Gains, losses and transfers	Balance at 31.12.2025
	£	£	£	£	£
Unrestricted funds					
General	2,939,043	502,977	(448,094)	33,217	3,027,143
Restricted funds					
Flag Donations	-	878	-	-	878
Vestment Fund	536	-	-	-	536
Junior Choir	500	-	-	-	500
Friends of Churchyard	753	200	-	-	953
Flower Fund	-	631	(631)	-	-
Special Collections	-	927	(927)	-	-
Audrey Carr Fund	16,740	-	-	-	16,740
	2,957,572	**505,613**	**(449,652)**	**33,217**	**3,046,750**

Prior Year Comparatives	Balance at 01.01.2023	Income	Expenditure	Gains, losses and transfers	Balance at 31.12.2024
	£	£	£	£	£
Unrestricted funds					
General	2,788,895	482,150	(402,124)	70,122	2,939,043
Restricted funds					
Church Fields Charity	-	-	-	-	-
Vestment Fund	536	-	-	-	536
Junior Church	500	-	-	-	500
Friends of Churchyard	893	-	(140)	-	753
Flower Fund	-	674	(674)	-	-
Special Collections	-	1,606	(1,606)		
Audrey Carr Fund	16,740	-	-	-	16,740
	2,807,564	**484,430**	**(404,544)**	**70,122**	**2,957,572**

Special Collections

Collections for specific charities are occasionally held during the year. In the year ended 31 December 2025 the proceeds from Christingle Children's Society as usual and this year the sum of £927 was raised.

Flower Fund

During the year a total of £631 was received for flowers to be used in church. These donations were fully expended as part of the cost of decorating the church with flowers throughout the year.

Friends of the Churchyard
Funds received for the upkeep of the churchyard are held pending a request for appropriate expenditure. No such request was received in 2025 but a donation of £200 was received and the current fund value is £953.

Junior Choir
A donation was received in 2019 for the benefit of the 'Junior Choir'. So far no funds have been allocated for use and the fund value remains at £500.

Vestment Fund
The Vestment fund was set up to facilitate the replacement of some of the church vestments used in services. The current fund value remains at £536.

Audrey Carr Endowment Fund
The Audrey Olga Carr bequest represents an endowment of £5,000 given by the will of Miss Audrey Olga Carr in 1983. This is a permanent endowment.

The bequest requires the income to be spent on "educational purposes". The balance of accrued income not distributed is treated as a restricted fund and has a value of £16,740.

Flag Donations
During the year £878 was received for the Flag donation appeal and none had been expended in the current year.

12 CONNECTED CHARITIES

The Church Fields Charity

The Church Fields Charity, a separate charity, has the objects of applying its income, after meeting its own costs, for the "repair and maintenance of the fabric of the parish church of the Ecclesiastical Parish of St. George's Beckenham" and for "furthering the religious and other charitable work of the Church of England in the said ecclesiastical parish".

In the current financial year the parish received financial support totalling £63,575 (2024: £65,589) which represents funding to assist with the payment of church insurance, and repairs and maintenance of the church building.

Wotherspoon Trust Fund
Dr. John Wotherspoon died in June 1961 leaving £5,000 in trust to the Rector and Churchwardens of St. George's Church, the capital to be invested and income arising to be applied for the benefit of assistant clergy at St. George's.

On 24th February 1970 the Diocesan Board of Finance became Custodian Trustees and the trust capital is was held in their name, with the investment certificates retained at Rochester. The trust income (including accumulated funds) was at the disposal of the Rector and Churchwardens.

Each year a statement of accounts is drawn up to establish the trust income and the value of the assets. The value of assets held as at 31st December 2025 (which do not form part of these accounts) is £nil (2024 £27,128).