PARISH OF ST MARY THE VIRGIN STANWELL AND ST MATTHEW`S CHURCH, ASHFORD, MIDDLESEX

Charity No: 1203323 **Parish No: 1313**

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

PARISH OF ST MARY THE VIRGIN STANWELL AND ST MATTHEW`S CHURCH, ASHFORD, MIDDLESEX

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

CONTENTS

	PAGE
Administrative Information	1
Independent Examiner`s Report	2
General (Unrestricted) Fund Receipts and Payments Account	3
Statement of Assets and Liabilities	4
Summary of Designated Funds	5

PCC Members

Parish Priest:	The Rev'd Canon Father Stuart King SSC
Parish Curate	The Rev'd Father John Hillman SSC (resigned October 2025)
Assistant Priest	The Rev'd Father Dr Dionysious Antony (from June 2025)
Licensed Lay Ministers:	Alan Joel Melanie Cooper Sarah Pain
Church Wardens:	Julie Bell Luis Elias Pauline Muldowney Ian Spencer
Treasurer:	Julie Bell
Secretary:	Robina Malik
Representatives on Deanery Synod:	*Julie Bell* *Helen Potter*
Ex-Officio Members:	Head Teachers of Parochial Schools
Co-opted Members	Raluca Talpos
Elected Members:	2025 Guy Ghani Brenda Gill Linda Green Maria Quail
	2024 Amber Cawte Janet Errington Jane King *Robina Malik*
	2023 Linda Charman Peter Jeffery Kathleen Marshall Ian Maycock

Independent examiner's report to the PCC of Parish of St Mary the Virgin Stanwell and St Matthews Church, Ashford, Middlesex.

This report on the financial statements of the PCC for the year ended 31 December 2025, which are set out on pages 3 to 5, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 ('the Act')

Respective responsibilities of the PCC and the examiner

As members of the PCC, you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s. 43(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s. 43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you at trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In accordance with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 41 of the Act, and
- to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act, and the Regulations have not been met; or

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

.....

Mr Leslie Ford FCPA
Hunt Ford & Co
Osbourne House
143-145 Stanwell Road
Ashford
Middlesex TW15 3QN

PARISH OF ST MARY THE VIRGIN STANWELL AND ST MATTHEW ASHFORD. PARISH NO 1313
FINANCIAL STATEMENTS FOR THE YEAR 1 JANUARY - 31 DECEMBER 2025
General (Unrestricted) Fund Receipts & Payments Account

	2025		2024		
	£	£	£	£	
Receipts					
Voluntary Giving					
Regular giving	20,059		19,072		
Collections at services	7,001		3,630		
All other giving and voluntary receipts	14,816		36,894		*Note (1)*
Gift aid recovered	13,887		0		*Note (2)*
		55,764		59,595	
Activities for generating funds					
Fundraising activities	2,750		2,737		
		2,750		2,737	
Income from investments					
Dividends, interest	10,381		10,023		
Income from property	12,000		12,000		
		22,381		22,023	
Church activities					
Fees retained by PCC	10,314		6,792		
Trading activities, NOT fundraising	59,846		58,151		
		70,160		64,943	
Other incoming resources					
Other receipts	12,461		4,366		
		12,461		4,366	
Total Receipts		**163,516**		**153,665**	
Payments					
Costs of generating funds					
Costs of fundraising activities	145		293		
		145		293	
Church activities					
Mission giving and donations	0		0		
Diocesan parish share contribution	49,000		59,200		
Salaries, wages and honoraria	18,019		16,018		
Clergy and staff expenses	1,389		3,183		
		68,408		78,401	
Church expenses					
Mission and evangelism costs	1,136		393		
Church running expenses	39,416		25,238		
Church utility bills	25,305		19,870		
Costs of trading	19,403		20,869		
		85,261		66,370	
Major capital expenditure	25,166		1,550		
		25,166		1,550	
Other expenditure	2,689		2,790		
		2,689		2,790	
Total Payments		**181,668**		**149,404**	
Excess of receipts over payments		-18,152		4,261	
General Funds at 01 January 2025		33,867		54,272	
General Funds at 31 December 2025		33,242		33,867	

Note (1) Includes a grant of £24,928, not spent in this year.
Note (2) Gift aid had not been claimed by the end of 2024. A claim for April 2023 through to December 2024 has been prepared.

PARISH OF ST MARY THE VIRGIN STANWELL AND ST MATTHEW ASHFORD. PARISH NO 1313
FINANCIAL STATEMENTS FOR THE YEAR 1 JANUARY - 31 DECEMBER 2025
Summary of Bank account balances at 31 December 2025

	2025	2024	2023 Apr-Dec
	£	£	£
Designated Accounts with CBF Church of England Deposit Fund			
General Deposit (AKA Reserve) Account			
Receipts	1,156	1,288	580
Payments	0	0	1,853
Balance at 01 January	25,551	24,263	25,537
Balance at 31 December	26,707	25,551	24,263
Parish Worker's House			
Receipts	1	2	37
Payments	0	0	1,720
Balance at 01 January	30	29	1,712
Balance at 31 December	32	30	29
Bell Fund			
Receipts	262	291	122
Payments	0	0	0
Balance at 01 January	5,779	5,487	5,365
Balance at 31 December	6,040	5,779	5,487
Church Management Account (Church Hall)			
Receipts	508	25,234	276
Payments	24,928	0	3,371
Balance at 01 January	30,932	5,698	8,794
Balance at 31 December	6,512	30,932	5,698
St Mary's Building Fund			
Receipts	8,235	7,924	5,524
Payments	0	0	11,268
Balance at 01 January	32,590	24,667	30,410
Balance at 31 December	40,826	32,590	24,667
Summary of Bank account balances			
Current Accounts	6,534	8,316	30,009
Bank & CBF deposit (designated)	83,831	104,614	69,445
TOTAL	90,365	112,931	99,454
Other Assets			
Deposit Protection Service re 9 Meadway	825	825	825
St Matthew's Parish worker's house	495,000	400,000	250,000
Permanent Endowment - St Mary's Building Fund. 10,430.14 shares	231,531	241,173	235,776
Liabilities			
Unpresented cheques	0	0	0
Other	0	0	0
Total	0	0	0

PARISH OF ST MARY THE VIRGIN STANWELL AND ST MATTHEW ASHFORD. PARISH NO 1313

Summary of Designated Funds

Within Co-op Instant Deposit Account at 31 December 2025

	2025 £	2024 £	2023 Q2-Q4 £
Designated Funds			
Choir			
Receipts	0	0	4,686 *Note (1)*
Payments	5,362 *Note (1)*	0	0
Balance at 01 January	5,462	5,462	776
Balance at 31 December	**100**	**5,462**	**5,462**
Sacristy			
Receipts	0	0	0
Payments	0	0	0
Balance at 01 January	172	172	172
Balance at 31 December	**172**	**172**	**172**
OLW St Anne's Online Cell			
Receipts	2,380	279	825
Payments	2,219	0	0
Balance at 01 January	1,192	913	88
Balance at 31 December	**1,352**	**1,192**	**913**
Restoration (St Matthew's Building Fund)			
Receipts	14,282 *Notes (1), (2)*	0	0
Payments	15,200 *Notes (3), (4)*	0	0
Balance at 01 January	2,720	2,720	2,720
Balance at 31 December	**1,731**	**2,720**	**2,720**
Interest			
Receipts	102	152	24
Balance at 01 January	187	35	11
Balance at 31 December	**289**	**187**	**35**
Summary of Designated Funds with Lloyds	**3,715**	**9,732**	**9,301**

Note (1) Book transfer from Choir to Restoration
Note (2) Insurance claim £8,920 re main Roof
Note (2) Lady Chapel Roof Invoice £6,280
Note (3) Insurance claim re main Roof £8,920