

Financial Report for the year ending 31 December 2025

There were no major repairs works to the church in 2025. The remainder of the rewiring was completed at a cost of £948.

The year end balance was £62,467.26. During 2025 the church received two interim payments from the legacy Patricia Allen left the church. The first was for £50,000 which was transferred to an account at the CCLA (Churches, Charities and Local Authorities), which the church opened to be able to obtain interest on this money. The second interim payment was for £20,000, which the PCC agreed would be kept in the current account to help with the running expenses of the church. There could be a further payment from the estate but at this present time I cannot say how much and when the church would receive it. The church also received an anonymous donation of £4,000 which was to be used for the sole purpose of church music. This has therefore been designated in the church accounts.

The income for the year 2025 received from HMRC for gift aid donations amount to £4778 and a further £7034 was received from HMRC via the Parish giving scheme. Could I ask again that if you are a UK tax payer and have yet to complete a gift aid form to do so, as it adds £2.50 for every £10 donated to the church. Gift aid forms can be obtained from Angela Davis. Both Angela, our Stewardship Officer and Robyn Price our Gift Aid Officer work very hard to ensure that claiming the Gift Aid is kept up to date. Thank you to you both.

I would also like to thank all those who continue to contribute monies to the church. The Diocesan Quota for the year 2025 was £13,200 which is increasing in 2026. Church insurance in 2025 was £7565.29 and is additional to the other expenditure incurred by the church.

Accounting Basis

As our gross income is less than £250,000 we submit accounts on a 'Receipt and Payment' basis. This means that we do not accrue amounts owing or owed at the year end.

Patricia Gooding
Treasurer

ST JOHN THE BAPTIST ELTHAM
FUNDS MOVEMENT

Year end 31/12/25

Designated Funds

	<u>B/Fwd</u>	<u>Income</u>	<u>Expended</u>	<u>C/Fwd</u>
Social Club	483.87	-	-	483.87
Music Fund	1,309.72	4,000.00	-	5,309.72
Worship Fund	411.00	-	-	411.00
P Allen - Legacy	-	70,000.00	-	70,000.00
	<u>2,204.59</u>	<u>74,000.00</u>	<u>-</u>	<u>76,204.59</u>

Restricted Funds

	<u>B/Fwd</u>	<u>Income</u>	<u>Expended</u>	<u>C/Fwd</u>
Christian Aid	-	304.84	- 304.84	-
Childrens Society	0.18	-	-	0.18
Churchyard/Fabric	1,140.00	-	- 1,140.00	-
Food Bank	-	100.00	- 100.00	-
Welcare	0.30	-	-	0.30
Go Green	135.91	1,720.83	-	1,856.74
Diddy Disciples	0.30	-	-	0.30
South London Church	1,829.00	1,592.00	- 1,374.00	2,047.00
	<u>3,105.69</u>	<u>3,717.67</u>	<u>- 2,918.84</u>	<u>3,904.52</u>

ELTHAM PARISH CHURCH
Saint John the Baptist

ANNUAL REPORTS AND FINANCIAL STATEMENTS
OF THE
PAROCHIAL CHURCH COUNCIL
FOR THE YEAR TO
31 DECEMBER 2025

PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST, ELTHAM
FINANCIAL STATEMENTS FOR THE YEAR TO 31 DECEMBER 2025

Receipts and Payments Account

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Receipts						
<i>Voluntary Receipts</i>						
Planned Giving		41,516	-	-	41,516	40,291
Collections and other Giving	5a	86,002	-	-	86,002	8,273
Income tax recovered		4,778	-	-	4,778	5,400
		<u>132,296</u>	<u>-</u>	<u>-</u>	<u>132,296</u>	<u>53,964</u>
Other voluntary receipts	5b	-	3,718	-	3,718	17,223
Receipts from Church Activities	5c	1,035	-	-	1,035	163
Activities for generating funds	5d	1,565	-	-	1,565	1,761
Investment income	5e	1,129	-	24	1,153	1,129
Other income	5f	-	-	-	-	130
		<u>136,025</u>	<u>3,718</u>	<u>24</u>	<u>139,767</u>	<u>74,370</u>
Payments						
<i>Church activities</i>						
Diocesan parish share		13,200	-	-	13,200	12,600
Other payments	5g	34,477	2,919	-	37,396	64,598
		<u>47,677</u>	<u>2,919</u>	<u>-</u>	<u>50,596</u>	<u>77,198</u>
Excess of Receipts over Payments		<u>88,348</u>	<u>799</u>	<u>24</u>	<u>89,171</u>	<u>(2,828)</u>
Transfer between funds		-	-	-	-	-
		<u>88,348</u>	<u>799</u>	<u>24</u>	<u>89,171</u>	<u>(2,828)</u>
Bank accounts 01.01.2025		19,744	3,105	519	23,368	26,196
Bank accounts 31.12.2025		<u>£108,092</u>	<u>£3,904</u>	<u>£543</u>	<u>£112,539</u>	<u>£23,368</u>

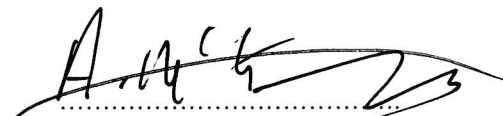
**PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST, ELTHAM
FINANCIAL STATEMENTS FOR THE YEAR TO 31 DECEMBER 2025**

Statement of Assets and Liabilities

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
<i>Investment Assets</i>						
46 CBF Church of England Investment Fund shares at market value	2	£-	£-	£1,021	£1,021	£1,064
<i>Cash Funds</i>						
St Johns Community Account		58,021	3,904	543	62,468	23,296
CCLA Investment Account		50,000	-	-	50,000	-
Cash in hand		71	-	-	71	72
		<u>£108,092</u>	<u>£3,904</u>	<u>£543</u>	<u>£112,539</u>	<u>£23,368</u>
<i>Represented by:</i>						
Unrestricted Funds		31,887	-	-	31,887	17,539
Designated Funds	3	76,205	-	-	76,205	2,205
Restricted Funds	4	-	3,904	-	3,904	3,105
Endowment Fund		-	-	543	543	519
		<u>£108,092</u>	<u>£3,904</u>	<u>£543</u>	<u>£112,539</u>	<u>£23,368</u>

Approved by the PCC on
Signed on their behalf by


.....
Chairperson


.....
Churchwarden


.....
Member

**PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST, ELTHAM
FINANCIAL STATEMENTS FOR THE YEAR TO 31 DECEMBER 2025**

NOTES

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2. The Endowment Fund must be retained as a capital fund, but the income arising is to be spent on the upkeep of the churchyard. It is invested in CBF Church of England Investment shares and is shown in the accounts at market value.

3. The movements in designated funds during the year were:

	Bal b/fwd	Receipts	Payments	Transfer	Bal c/fwd
Social Club Fund	484	-	-	-	484
Music Fund	1,310	4,000	-	-	5,310
Worship Fund	411	-	-	-	411
P Allen - Legacy	-	70,000	-	-	70,000
	<u>2,205</u>	<u>74,000</u>	<u>-</u>	<u>-</u>	<u>76,205</u>

4. The movements in restricted funds during the year were:

	Bal b/fwd	Receipts	Payments	Transfer	Bal c/fwd
Christian Aid	-	305	(305)	-	-
Food Bank	-	100	(100)	-	-
Churchyard/Fabric	1,140	-	(1,140)	-	-
British Legion	-	-	-	-	-
Diddy Disciples	-	-	-	-	-
Go green	136	1,721	-	-	1,857
South London Church Fund	1,829	1,592	(1,374)	-	2,047
	<u>3,105</u>	<u>3,718</u>	<u>(2,919)</u>	<u>-</u>	<u>3,904</u>

**PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST, ELTHAM
FINANCIAL STATEMENTS FOR THE YEAR TO 31 DECEMBER 2025**

NOTES

5. Receipts and Payments Analysis

5a Collections and Other Giving

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Collections	2,710	-	-	2,710	4,837
Sundry Donations	9,292	-	-	9,292	3,436
Legacy	70,000	-	-	70,000	-
Other	4,000	-	-	4,000	-
	<u>86,002</u>	<u>-</u>	<u>-</u>	<u>86,002</u>	<u>8,273</u>

5b Other Voluntary Receipts

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Christian Aid	-	305	-	305	742
Food Bank	-	100	-	100	-
Diddy Disciples	-	-	-	-	-
Go Green	-	1,721	-	1,721	13,485
South London Church Fund	-	1,592	-	1,592	2,996
British Legion	-	-	-	-	-
Other	-	-	-	-	-
	<u>-</u>	<u>3,718</u>	<u>-</u>	<u>3,718</u>	<u>17,223</u>

5c Receipts from Church Activities

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Sundry Income	-	-	-	-	-
Fees – Weddings, Funerals & Searches	-	-	-	-	-
Hall Lettings	1,035	-	-	1,035	163
	<u>1,035</u>	<u>-</u>	<u>-</u>	<u>1,035</u>	<u>163</u>

**PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST, ELTHAM
FINANCIAL STATEMENTS FOR THE YEAR TO 31 DECEMBER 2025**

NOTES

5d Activities for Generating Funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Fair, Concerts etc.	1,485	-	-	1,485	1,670
Small Sales	80	-	-	80	91
	<u>1,565</u>	<u>-</u>	<u>-</u>	<u>1,565</u>	<u>1,761</u>

5e Investment Income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Dividends	29	-	-	29	29
Churchyard – Endowment Interest	-	-	24	24	-
Ancaster – Rental Income	1,100	-	-	1,100	1,100
	<u>1,129</u>	<u>-</u>	<u>24</u>	<u>1,153</u>	<u>1,129</u>

5f Other Income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Insurance Claims	-	-	-	-	130
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>130</u>

**PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST, ELTHAM
FINANCIAL STATEMENTS FOR THE YEAR TO 31 DECEMBER 2025**

NOTES

5g Other Payments

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Christian Aid	-	305	-	305	742
Food Bank	-	100	-	100	-
British Legion	-	-	-	-	160
Diddy Disciples	-	-	-	-	256
Go Green	-	-	-	-	13,349
South London Church Fund	-	1,374	-	1,374	2,025
Clergy Expenses	1,979	-	-	1,979	1,662
Light and Heat – Hall and Church	672	-	-	672	3,327
Water – Hall and Church	259	-	-	259	218
Telephone (H3G)	793	-	-	793	736
Insurance	7,565	-	-	7,565	7,308
Repairs and Maintenance	8,205	1,140	-	9,345	19,225
Piano and Organ Maintenance	1,573	-	-	1,573	1,503
Sanctuary	1,296	-	-	1,296	946
Bell-ringers Fees	-	-	-	-	-
Professional Fees	1,512	-	-	1,512	2,000
Copyright Licence	453	-	-	453	441
Fair, Concerts, etc.	163	-	-	163	1,231
Organist Fees	6,380	-	-	6,380	6,275
Publications and Subscriptions	212	-	-	212	345
Church Management and Administration					
- Printing, Postage and Stationery	1,875	-	-	1,875	1,332
- Independent Examiners Fees	225	-	-	225	225
- Card Charges (Go Cardless)	621	-	-	621	828
- Sundry Expenses	694	-	-	694	464
	<u>34,477</u>	<u>2,919</u>	<u>-</u>	<u>37,396</u>	<u>64,598</u>

6. The expenses paid to clergy may include a small immaterial proportion, which relates to their function as PCC members. No other payments were made to PCC members.

INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF ST JOHN THE BAPTIST, ELTHAM

This report on the financial statements of the PCC for the year to 31 December 2025, which is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('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 section 144 (1) of the Act do 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 section 145 of the Act and to be found in the *Church Guidance*, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with these records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as 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 connection 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 130 of the Act; and
 - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulationshave 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.

NEAL M ROGERS FFA.
FOR AND ON BEHALF OF
BERACAH ADMINISTRATION LIMITED
INCORPORATED FINANCIAL ACCOUNTANTS
37 ST JOHNS ROAD
SIDCUP
KENT DA14 4HD

5.03.2026