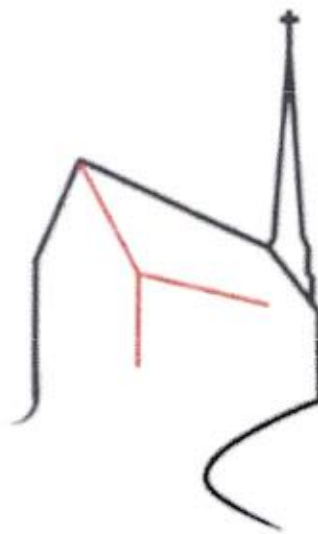


St Paul's Beckenham



**The Parochial Church Council of the
Ecclesiastical Parish of St Paul Beckenham
Charity No. 1133108**

**Trustees' Annual Report and Financial Statements
31st December 2025**

CONTENTS

ANNUAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2025

Aim and Purposes	5
Objectives and Activities	5
Financial Challenge of the Church Heating Replacement	7
From Challenge to Opportunity	7
Achievements and Performance	8
Worship and Prayer	8
Community Engagement – Connect @ St Paul's	9
<i>Saturday Connect Cafe</i>	9
<i>Babies and Toddlers</i>	9
<i>Friendship Group</i>	9
<i>Gardening Team</i>	10
<i>Knit and Natter, Craft and Chatter</i>	10
<i>Super Soup Lunch</i>	10
<i>Occasional Events</i>	10
Pastoral Care at St Paul's	10
Youth and Children's Work	10
<i>Youth Work</i>	11

The Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham

<i>St Paul's Beckenham Pre-School</i>	11
<i>Sunday Squad</i>	12
<i>Experience Easter and Experience Christmas Events</i>	12
Mission Partners Supported by St Paul's	12
Report on Church Fabric, Goods and Ornaments	14
Eco Church	14
Deanery Synod	14
Ecumenical Relationships	14
Future plans	15
Structure, Governance and Management	17
Reference and Administration Information	17
PCC Membership	17
The Working Teams	18
Safeguarding	19
Volunteers	19

FINANCIAL REVIEW AND STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025

Financial Review	20
Regular Income and Expenditure	20
Church Funds held on Account	20

The Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham

Reserves Policy	20
Independent Examiners Report	21
SoFA – Income and Expenditure to 31st December 2025	22
Balance Sheet as at 31st December 2025	23
Notes to the Accounts	24 - 27

ANNUAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2025

The trustees of the Parochial Church Council (PCC) present their annual report and financial statements for the year to 31st December 2025.

Aim and Purposes

The PCC has the responsibility of co-operating with the incumbent Reverend Rachel Winn in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC also has maintenance responsibilities for the church building and the adjoining hall of St Paul's Beckenham, the vicarage in Brackley Road, and also the nearby residential investment property of 3 Ashford House.

Objectives and Activities

The PCC is committed to inviting and welcoming people to join us at our church (or online) and to encourage them to participate in our friendly parish community at St Paul's.

The PCC maintains an overview of the worship and prayer at St Paul's and makes suggestions to increase engagement with the parish community.

Our new Vicar joined in July 2024. Over the last year the PCC has held a series of workshops to develop a vision for the future direction of St Paul's to be embedded into future church activities. Overall we need to be 'reflecting Christ' in all we do, and this is supported by the five core values of being welcoming, making Christ known, nurturing faith, being caring, and being outward looking.

When planning our activities throughout the year, the incumbent and the PCC have considered the Commission's guidance on public benefit.

In 2025 St Paul's engaged in the 'Gather Movement' research, which was a church-based Social Action Mapping project. The purpose is to gain an understanding of what churches are doing in relation to their social impact and community engagement, including growing connections with the Local Authority.

St Paul's identified a number of community supporting activities:

1. A weekly, term-time thriving and growing Babies & Toddler's Group
2. A term time 'Sunday Squad' for school aged children

The Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham

3. A monthly Youth Group run jointly with a neighbouring parish church
4. Forming parish Pastoral Care Team
5. Food bank collection and congregational volunteers working at Living Well
6. Members within the congregation involved with Hope into Action Bromley
(Trustee/volunteer capacity)

Not mentioned in the survey but supporting the community:

7. Friendship Group - all ages and all welcome
8. Knit & Natter, Craft and Chatter - all ages and all welcome
9. Gardening Team and Litter Picking - open to all in the parish
10. School Easter and Christmas Experience events and school Carol concert

Since survey:

9. Pastoral Care team now established
10. Plans to consider Wellbeing Café (Primary Care Network links) when church space reclaimed
11. Potential establishment of 'Super Soup' (Community lunch during winter) when church space reclaimed
12. Growth in Babies & Toddlers Group, when church space reclaimed

We aim to enable parishioners to live out their faith within our parish community by

- Worship and prayer, developing an ever-deeper knowledge and trust in Jesus;
- Christian fellowship;
- Pastoral care for those living within the parish, and also for those on the electoral roll living out of the parish;
- Support of mission work; and
- Outreach to our community

To facilitate this work and vision it is important that the fabric and facilities of the church building and its adjoining hall is maintained.

Financial Challenge of the Church Heating Replacement

In October 2025 the annual service of the gas-fired pressurised warm air heating system for the church revealed a serious problem which, on further investigation, turned out to be terminal.

The PCC formed quickly a Heating Working Group; small enough to be agile and large enough to be equipped with a range of skills and experience. Professional advice for a low-carbon replacement heating system was sought by the newly-formed heating working group; St Paul's is a Bronze Eco Church, progressing to Silver, and the need for a replacement heating system for the main church building provided an opportunity to move towards net zero on energy use.

The recommended replacement system uses a combination of air-source heat pumps to supply hot water to underfloor heating and to radiators located around the church interior together with zoned electric infrared heating. Additionally, as part of the church heating project, the church lighting will be changed from incandescent to LED to reduce the amount of energy used.

In or around 2030 we are expecting to need to replace the gas boiler serving the hall. The air-source heat pumps will have sufficient capacity to heat the halls, and all necessary pipework will be installed to enable a straightforward switch over. Installation of photovoltaic panels on the south facing roof of the church together with battery storage is envisaged as a future project.

The costs of the church heating project will be funded through existing church resources, a planned fund-raising scheme in the community, plus an application for a grant from the Church of England Decarbonising Churches Grant Fund. Additionally grant giving charities will be approached.

The installation of the new church heating system will be very disruptive as this will require the complete closure of the church for several weeks. Sunday morning services during this time will need to be held in the hall - potentially in two shifts due to capacity limitations.

Our Verse of the Year (Proverbs 3:5-6) gives us a rock on which to build and a way forward: **'Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight.'**

From Challenge to Opportunity

We trust in our God, who is a God of surprises. Since mid-2025, with helpful guidance from our Archdeacon, the PCC has been seeking God's vision for St. Paul's. That has continued, prayerfully engaging the church fellowship in prayer mornings and presentations in order to inform, consult, share and move forward together as God's people here. That journey was happening before the Heating Project, but with parallel urgent progress and engagement with the fellowship on the Heating Project, it has become clear that God has surprised us with a real opportunity for mission. What started as a heating project has led us to new opportunities for mission, particularly in relation to how we can use the main church building differently. We

The Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham

have to take out the pews in order to have underfloor heating installed, and have taken the opportunity to consider, with active engagement with our fellowship, whether to put the pews back or whether to replace pews with chairs. After major plenary discussions and corporate prayer, a consultation resulted in clear feedback that chairs should replace pews; the PCC decided nem con in June 2026 to seek a faculty to replace pews with chairs.

Having chairs instead of pews and a well heated space will enable our large and beautiful building to be used by our community dramatically more during the week all year round. This will create real opportunity for conversations and interactions which are the key to early mission. We are already discovering new missional engagement with our neighbours as we involve them in our development plans and invite them to join us in our fundraising efforts. There is an excitement about the future; real hope that we are privileged to be at St. Paul's when there will be real Kingdom building. (See 'Future Plans' on page 11)

Achievements and Performance

Worship and Prayer

Worship and prayer is at the heart of all of our activities at St Paul's; all we do is because of God and is for God.

In January 2025 we returned to holding weekly 8.00am Holy Communion (Book of Common Prayer) services after these had been changed to Morning Prayer, depending upon the availability of a presiding priest.

Our weekly 10.30am services are live-streamed and alternate between Holy Communion and Morning Worship. There are occasional visiting speakers (usually from our Mission Partners) and 'Hot Seat' interviews.

- During the 10.30am services young children are catered for with a 'stay and play' creche and (during term time) the Sunday Squad (see below).
- Members of the Prayer Ministry Group are available in the side chapel at the end of each service, and confidential prayer requests can also be made via a request box.
- The Music Worship team meets regularly to plan the music for the services based on a blend of traditional and contemporary worship. Within this group is an Organ Working Group who are able to progress the project to replace the organ with an electronic model, due to a large generous legacy bequeathed in 2025.
- We also held our ever-popular Christingle service, a Taizé service, a Pet service and an outdoor Remembrance and Memorial service, all of which were well attended (the latter three services by a number of non-church attendees). In November St Paul's hosted the Deanery Confirmation Service, where seven of our own candidates were confirmed, with fifteen others from the Deanery.

The average weekly attendance on a Sunday in October 2025, which are the statistics we are required to return to the Diocese each year, was 102 adults and 10 children. A total of 206

The Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham

adults and 91 children attended our Christingle service in December. In 2025 there were six weddings, one wedding blessing and thirteen baptisms at St Paul's. Also five funerals and three burial of ashes.

At the end of 2025 there were 133 members on the Electoral Roll, of whom 47 are resident within the Parish and 86 are not resident within the Parish. **We anticipate that with the major changes to the church building we will create more missional opportunities to make closer connections with those in our own Parish.**

Each Wednesday, Thursday and Friday, Morning Prayer is held in the chapel following the Church of England Common Worship Daily Prayer. This time is led by the vicar and involves music, a time of group reflection following the scripture readings, and a time of open prayer.

On Thursday evenings there is an online Zoom prayer group to pray for the parish and the needs of the world.

Once or twice a month there is a parish prayer meeting known as 'Purely Prayer'.

Additionally, the church building is open daily between 8am to 4pm, or later, depending on the season. This is open for private prayer and reflection and for the public to approach the vicar for pastoral support.

Community Engagement - Connect @ St Paul's

St Paul's run a programme of community facing activities as part of our engagement with the parish but also in recognition that the parish has an unusually high proportion of single person households, with all that potentially entails regarding loneliness and isolation.

The Connect @ St Paul's activities are open to people of all faiths and none. It is part of our commitment to being a good neighbour, but allows the community to have a window into the church family as a form of witness. It is relationship-building and there is a programme alongside for those considering a journey of faith.

- Saturday Connect Café:

This takes place in the morning of the fourth Saturday of the month. Everyone is encouraged to attend and to bring their friends and neighbours. It is a time for a chat, with good coffee, bacon butties and pastries ready for the hungry. The community parish litter-picking team also goes out at this time.

- Babies & Toddlers:

This group meets weekly during term-time on a Thursday morning. As at December 2025 there were 91 adults and 119 children registered. There continues to be a steady flow of new parents/carers with their charges which has been really satisfying as the majority of these are recommendations from existing members. We will shortly be unable to take on additional numbers due to the modest size of the hall. When pews are replaced by chairs in the main church building, there will be the opportunity for Babies and Toddlers to use the main church building.

The Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham

- *Friendship Group:*

This group meets every Thursday afternoon throughout the year, with only rare exceptions when the hall has a priority booking. This growing group has a well-organised programme of events and offers a variety of guest speakers, music, exercise, prayer and growing friendships. In 2025 a number of senior girls from the nearby Harris Academy school attended regularly to develop links between the generations, to talk with members of the group and to help serve refreshments.

- *Gardening Team*

This group has faithfully served the church and neighbours by nurturing our grounds, which are used extensively by the community. The Team tend the garden weekly and hold a monthly formal gathering, who are supported by a Refreshments team,. The group consists of parishioners, some who do not yet attend the church.

- *Knit & Natter, Craft and Chatter:*

This group was launched in October 2024 and meets on alternate Thursday evenings. It has quickly developed into a regular meeting and friendship community who bless others with their creative gifts such as crocheted or knitted poppies, Easter decorations and knitted blankets. It is attended by a healthy mix of congregation and non church members

.

- *Super Soup Lunch:*

Super Soup Lunch takes place in the autumn and into the winter when people meet for delicious homemade soup, and a relaxing time with friendly company and conversation. Unfortunately, due to the church heating failing, these had to be cancelled for the rest of the winter.

- *Occasional Events*

There were a number of one-off community events - Resolve (a New Year reflective course for those wanting to make changes to their lives), Summer BBQ and Band, Autumn Fair with Community Café and Community Carols.

The church is available for concert bookings, such as the Crystal Palace Brass Band and, more recently, Candlelight classical music concerts.

Pastoral Care at St Paul's

St Paul's has a strong culture of caring for its congregation and others in the parish, and many church members already support others faithfully and regularly. The Pastoral team has been significantly expanded using a 'minimal model' based on having a large team of individuals who offer one or two skills each and, with training, can be called upon occasionally to support people when needed, to add support for the Licensed Pastoral Assistant and the vicar.

Youth and Children's work

- Youth Work

With dwindling youth numbers, an initiative was started with the youth of united benefice of Holy Trinity with St John's (HTSJ). The idea was to see if joining our young people together through social activities might encourage connection between the churches, create a larger group for young people and, eventually, develop spiritual growth.

The Youth Group, met once a month throughout 2025 with all events being social activities. However it became evident that the churches had different objectives; HTSJ were just seeking to develop their social activities as they have a Sunday morning bible-based group, whereas St Paul's hoped to develop the young people both socially and spiritually.

St Paul's identified several young people (not attending the Youth Group) who were showing an interest in Bible study and Christian fellowship, with early Christian faith discussion and Baptism requests. A Youth Group Strategy Meeting was held in January 2026 to consider running Youth Alpha and re-direction of joint youth group. The Youth Alpha course took place and was attended by 9 young people, who then requested to continue meeting as a 'Youth Explore' group.

There has been prior interest in members of the Youth Group meeting on a Sunday morning during part of the church service, however, the lack of meeting space available has meant this was not practicable. The reordering of the church following the heating installation provides more potential for developing meeting spaces (for example in the North aisle), as would removal of the organ - a work in progress.

- St Paul's Beckenham Pre-School

The St Paul's Beckenham Pre-School (charity no: 1037127) meets in the hall. The Pre-School is not managed by the PCC.

The Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham

- *Sunday Squad*

The Sunday Squad group is for children aged 4-11 and meets on Sunday mornings in term time during the 10:30am service. A 'stay and play' crèche is also available for younger children, with the service live-streamed into the halls for adults to follow.

The core number of families was around five, with visitors joining us on baptism days etc, but overall, generally the number of children was about 3 - 5.

Each meeting there is Bible teaching, discussion, craft, games and prayer. There was a fun afternoon with a theme of 'Noah' in February, when 18 children had attended with their parents. Many had come through the link with the Babies & Toddler group. Sadly this had not impacted on the number of children coming on a Sunday morning.

- *Experience Easter and Experience Christmas Events*

In 2025 the week-long 'Experience Easter' and 'Experience Christmas' outreach events were run, where the church was transformed to create various 'stations' (such as at Christmas: Mary's kitchen, Bethlehem hills, the nativity stable ... and at Easter: the temple, the upper room, the Easter garden and the empty tomb).

These interactive and creative sessions engaged children from Worsley Bridge Junior School (which is located within the parish), St Paul's Beckenham Pre-school and the Babies and Toddlers group with the good news of Jesus Christ. The Friendship Group also took part in a specially-tailored Christmas Experience.

Mission Partners Supported by St Paul's

Six regular missions were supported by the Church during 2025 with a donation of £1,893 to each Society which are Christian missions at home and abroad. They are:-

- Wycliffe Bible Translators supporting Bible translation for the Yakar people in Southern Russia.
- SAT-7 which broadcasts to the Middle East and North Africa with Christian programmes in Arabic, Turkish, Farsi and English.
- Overseas Mission Fellowship and our support for missionary work in Thailand. This ended at the end of 2025 and was replaced by
- Church Mission Society supporting work with disabled and deaf people in Tanzania.
- Christians Against Poverty, especially helping people with debts in our local area.
- Bromley Welcare continues to provide a service to families in the Bromley Borough through individual and group work.

The Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham

The budget for away giving is 10% of unrestricted legacies, but 2% is used for giving through emergency needs overseas as they arise. For 2025 this included £500 for Myanmar flood relief, and £1,170 each for humanitarian relief in Gaza through Tear Fund and MSF (Medecins Sans Frontiers). In addition £120 was raised from Christmas Tree tags and sent to Open Doors who in particular support persecuted Christians.

The Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham

Church Fabric, Goods and Ornaments

Overall, the fabric of the church (excepting the heating) and adjoining hall continue to be in good order and the surrounding garden is well maintained.

Eco church

St Paul's is an A Rocha Eco Church (Bronze Award, working towards Silver).

Deanery Synod

The Rev Richard Jones, Vicar of Christ Church and St. Paul's, Anerley, was appointed Area Dean of the Beckenham Deanery with effect from 10th March, 2025, succeeding Fr Jeremy Blunden, Rector of St. George's.

The first Synod meeting on 10th March, jointly with Bromley Deanery, was at Christ Church, Chislehurst, when Bishop Jonathan spoke about progress of the 'Called Together' vision for the Diocese to 'Change, Serve and Grow'. The Diocese has been awarded central funding of about £11m to support its strategy, and work-streams including missional leadership development, missional projects and setting up School Engagement and Resource Hubs are highlights. Archdeaconry Mission and Pastoral Working Groups will have a refreshed role; our Archdeacon is taking a lead on this.

On 4th June the Deanery gathered at Christ Church, Beckenham for a service of Holy Communion.

On 14th October, the Deanery gathered for worship at St. James, Elmers End. Father Russell Stagg's address was particularly on point with encouragement to work together as Deanery churches and fellowships to build God's Kingdom.

No Deanery business was conducted during the year.

Ecumenical Relationships

St Paul's is a participant in Churches Together in Beckenham (CTiB) whose leaders meet monthly and Lay representatives quarterly to plan joint initiatives, such as the Lent Course, which took place in 2025. St Paul's contributed to two of the four work streams of the course. Members of the congregation joined the other Beckenham Churches in the walk of Witness at Easter, and there is an annual picnic.

The vicar is one of the Transforming Bromley Borough (TBB) Leaders. TBB represents a significantly large number of churches based within the London Borough of Bromley who have chosen to work together on a relational basis. We have a shared sense and recognition of being part of God's community that individual churches are able to achieve more when working together for the Kingdom of God than on their own.

The Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham

St Paul's was involved in youth work with Holy Trinity with St John's Penge. Although this initiative has now ended, the clergy in Deanery Chapter are now working to bring together our collective youth for social and worship events.

Future Plans

St Paul's consists of a large and beautiful heritage church building with a small attached hall which is often inadequate for our engagement with the community.

The church building has been difficult to use due to the large area occupied by the block of fixed pews which limits the flexible space to the side aisles and the area at the back of the nave.

Since the installation of the new heating system will require the removal of the pews to install the underfloor pipework, this has provided the opportunity to purchase stackable chairs rather than repairing and reinstating the pews. This would then create a flexible and comfortable internal space which will provide great opportunities to use the church building creatively and, in particular, in increasing our engagement and service to our local community.

After consultation with written responses from the congregation, the PCC resolved to seek Diocesan approval to replace the pews with stackable chairs. In-principle Diocesan approval for this has been received, subject to agreeing the specification of the chairs.

These changes will significantly increase the suitability of the church building to host educational events, concerts, community gatherings, family activities, outreach programmes, and other initiatives that support local wellbeing. In particular:

- Accommodating Demand for our rapidly growing Babies and Toddlers Group - Rather than turn guests away, moving this group to the church building would provide a safer space and a much larger play area allowing separate areas for craft, creche, soft play and story time.
- Connect Café is our popular monthly event which often gets quite crowded and noisy. Moving this from the hall to the church to would provide more space to accommodate the increasing number of people, and be able to offer additional services such as a book exchange and Eco-resources.
- Our annual Christingle service is very popular. However our younger visitors may be more engaged with the service if tables could be set up so they had space to build their own Christingle rather than be given one that is already made.
- Additionally, longer term, St Paul's church would explore partnering with the local NHS Primary Care Network to provide space for their Wellbeing Café, which offers mental health support, education and a variety of group activities.
- We would also have the ability to explore alternative forms of worship and seating arrangements, and this may inspire our developing church leaders. For instance
 - Holy Communion / Good Friday- we could provide a more intimate setting with a central altar table for gathering to share communion.

The Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham

- Special services e.g. Taizé, Evensong, Compline, Dawn Service, Ascension Day – we could set up chairs close to the chancel to create a larger, but still intimate space to worship, rather than squeezing people into the chancel or scattering the smaller congregation in the pews.
- We would have a more flexible space for the worship band and flexibility for the location of the piano and electronic organ, when the project progresses.

Structure, Governance and Management

Reference and Administration Information

Charity Commission Registration Number (Registered December 2009): 1133108

Church Address: St Paul's Church, Brackley Road, Beckenham, BR3 1RB

Church Office: A total of thirty hours administrative time per week.

- Address: St. Paul's Church, Lawn Road, Beckenham, BR3 1TP
- Church Office Hours: Monday, Tuesday & Thursday, 9.15am - 2.15pm
- Email: admin@stpaulsbeckenham.org.uk

Bank: CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

Independent Examiner:

- Ernest Kabera, BSc Accounting, 35 Goscote Lodge Crescent, Walsall WS31RZ

Web Address: <https://www.stpaulsbeckenham.org.uk>

Diocese: Rochester

PCC Membership

Members of the PCC are either *ex officio*, elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules, or, in the case of a vacancy arising, co-opted.

Within these rules, St Paul's at its APCM in 1997 resolved that no representative of the laity to the PCC and/or Deanery Synod should hold office for more than six years continuously.

During the year to 17th May 2026 the following served as members of the PCC:

Vicar: The Reverend Rachel Winn

Reader: Miss Sarah Butler

Wardens: Miss Anne Harkness
Mrs Anthea Prendergast

Representatives on Beckenham Deanery Synod:

Mr Keith Howick
Mrs Sandra Horner

The Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham

Elected / Co-Opted members:

Mrs Maria Adu
Mr David Charlesworth
Mr Andrew Griffiths
Mr Wesley Guy
Mrs Clarissa Harrington
Mrs Sandra Horner (Parish Safeguarding Officer)
Mrs Anne Howick (from APCM 2025)
Mr Keith Howick
Mr Ian Johnson
Mr Paul Lashmar
Mrs Nomsa Moldovan (resigned July 2025).
Mrs Penny Power (co-opted December 2025)
Mr Roger Wells

Appointed Secretary: Mrs Anne Howick

The full PCC met nine times in 2025 with an average attendance of 73%.

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

The Working Teams

The working teams that report to the PCC are as follows:

- The Heating Working Group was set up at the end of 2025 to manage the process of the design, installation and funding of a new low carbon heating system for the church building.
- The Buildings Team is responsible for maintaining and improving the church buildings, grounds, and facilities ranging from minor repairs to significant projects, and wherever possible doing this in-house
- The Climate and Ecology Team is responsible for encouraging St Paul's as a church, the congregation as individuals and our wider community, to think differently and to respond faithfully to the climate and nature crises.
- The Communications Team has oversight of the various channels of communication used at St Paul's, both in contacting and connecting with the immediate church family, but also in sharing news and events with the wider parish and beyond.
- The Finance Team is responsible for all matters relating to finance and stewardship at St Paul's. This involves drafting the annual budget for the approval of the PCC, and working with the vicar to make sure financial news and concerns are communicated regularly and transparently with the wider fellowship

The Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham

- The Mission Team has responsibility for developing relationships with St Paul's mission partners, both in the UK and overseas, and with the organisations they are connected to. This team supports our partners through regular correspondence and prayer, and ensures that any updates either from our partners, or their respective organisations, are shared with the wider fellowship
- The Gardening Team has responsibility for the maintenance of the gardens and lawn around the church and hall.
- The Pastoral Team – See above
- The Organ Working Group, set up to consider the replacement of the ageing pipe organ (built in 1891) following a generous legacy to the church.

Safeguarding

- St. Paul's follows the Church of England policy guidance on safeguarding children and vulnerable adults. The policy and procedures are reviewed at least annually and signed off by the churchwardens on behalf of the PCC.
- Given the importance of the role, it is preferable that the Parish Safeguarding Officer is a member of the PCC and this will be actioned by the PCC.
- The safeguarding culture at St Paul's is increasingly healthy. In the last year many members of the church family have completed their appropriate training, and have had their Disclosure and Barring Service (DBS) checks.
- In December 2025 there was a well-received 'Safeguarding Sunday' morning service which generated much useful discussion.

Volunteers

- St Paul's Church flourishes almost entirely on the generous and joyful service of individuals in the fellowship. The PCC would like to express its thanks for the support of the many volunteers who devote significant amount of their time to the running of St Paul's each week, which in itself glorifies God and is noticed and appreciated by the community.
- In particular the PCC thanks the Heating Working Group who have been working hard on drawing up the specification of the new church heating system and finance who have been preparing for fundraising.

This trustees' annual report and accounts was approved by the PCC on 29th July 2026 and signed on their behalf by Reverend Rachel Winn.

.....

[Reverend Rachel Winn].

.....

Date

FINANCIAL REVIEW AND STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025

FINANCIAL REVIEW

Regular Income and Expenditure

- Income, less one-off legacies, was £189,000 – an increase of 13%
- Expenditure, less the one-off costs of path lighting was £206,000 – an increase of 7%.
- The deficit before one-off items decreased to £17,000 from £29,600 in 2024
- To cover the deficit would require an increase of 9% in regular income.
- The deficit equates to 9% of the funds held on account by the church.
- In 2025 we received two generous legacies totalling £60,000

The two largest expenditure lines continue to be:

- Parish Offer (previously called Parish Share) of £76,889 which is paid into the Diocese Common Fund, in return for which our Vicar's stipend, pension and housing are provided, and we receive Diocesan support (e.g. training, admin, safeguarding).
- Church Running Cost (including office and admin, but excluding one-off cost) of £71,000 (2024 - £65,400)

In 2026 we expect that regular costs will increase, mainly utility costs, and also Parish Administrator & office costs as our Assistant Administrator has now started her employment.

On the positive side, the Parish Giving Scheme (PGS) which started in late 2025 is now working quite well. At the end of 2024 St Paul's had 62 regular givers; at the end of 2025 it was 66. Of these, 22 had moved across to PGS plus another 6 new givers who responded to the appeal. Since then a further 3 givers have moved to PGS – plus 2 new donors and 3 anonymous ones who may or may not be new donors.

Church Funds held on Account

At the end of 2025 the following amounts were held as cash or near cash:-

- an amount of £51,404 was held as cash as unrestricted 'General Funds'.
- an amount of £99,677 of Designated Funds (being the Designated Funds overall balance of £109,111 less the Audio Visual Equipment fixed asset amount of £9,434). 'Designated Funds' are amounts which the PCC has set aside for planned purposes, but which the PCC may be able to 'un-designate' if it needs to cover deficits or alternatively may be able to re-designate to switch expenditure to changed intentions. £21,463 of these funds are held in the Diocesan Repair Fund for future building repairs which can be substantial given our Listed Building status.
- an amount of £75,118 was held in 'Restricted Funds' where a donor or legator specifies the purpose for their donation or legacy. Restricted funds cannot be added to general income.

Reserves Policy

The PCC have stipulated that cash sufficient to cover three months running costs of the church is held as unrestricted General Funds. This amount is in the region of £50,000.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH
COUNCIL OF ST PAUL, NEW BECKENHAM**

I report on the accounts of the charity for the year ended 31st December 2025

Respective responsibilities of Trustees and Independent Examiner

As trustees of the charity, the members of the Parochial Church Council are responsible for the preparation of the accounts. The members 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;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below

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 in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounts records and to comply with the accounting requirements of the 2011 Act.

Have not been met: or

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



Ernest KABERA BSc Accounting

35 Goscote Lodge Crescent
WS3 1RZ
Walsall

Date : April 24th, 2026

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Statement of Financial Activities

Income and Expenditure for year ending 31 December 2025

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL FUNDS 2025 £	2024 £
INCOMING RESOURCES						
<i>Incoming resources from generated funds</i>						
- Voluntary Income	2(a)	113,165	60,000	19,945	193,110	159,368
- Activities for generating funds	2(b)	2,271	-	709	2,980	4,353
- Investment income	2(c)	15,706	1,771	-	17,477	16,613
					-	-
<i>Incoming resources from charitable activities</i>	2(d)	29,245	-	6,206	35,451	30,314
<i>Sale of assets</i>	2	-	-	-	-	-
					-	-
TOTAL INCOMING RESOURCES		<u>160,387</u>	<u>61,771</u>	<u>26,860</u>	<u>249,018</u>	<u>210,648</u>
RESOURCES EXPENDED						
<i>Charitable activities</i>	3(a)	160,414	1,435	26,286	188,135	164,658
<i>Church management and administration</i>	3(b)	27,648	4,717	-	32,365	31,910
TOTAL RESOURCES EXPENDED		<u>188,062</u>	<u>6,152</u>	<u>26,286</u>	<u>220,500</u>	<u>196,568</u>
Transfers between funds		38,940	(38,248)	(692)	-	-
NET INCOMING/(OUTGOING) RESOURCES		<u>11,265</u>	<u>17,371</u>	<u>(118)</u>	<u>28,518</u>	<u>14,080</u>
Profit on revaluation	5	-	-	-	-	35,000
NET MOVEMENT IN FUNDS		<u>11,265</u>	<u>17,371</u>	<u>(118)</u>	<u>28,518</u>	<u>49,080</u>
BALANCES BROUGHT FORWARD AT 1 JANUARY 2025		<u>425,139</u>	<u>91,740</u>	<u>75,236</u>	<u>592,115</u>	<u>543,035</u>
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025	6	<u>436,404</u>	<u>109,111</u>	<u>75,118</u>	<u>620,633</u>	<u>592,115</u>

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Balance Sheet as at 31 December 2025

		Note	31 December 2025	31 December 2024
			£	£
FIXED ASSETS				
	Investment property	5	385,000	385,000
	Fixtures and Fittings	5	9,434	14,151
			<u>394,434</u>	<u>399,151</u>
CURRENT ASSETS				
	Deposits with the Diocese		66,463	58,628
	Balance at bank		155,104	128,200
	Income tax recoverable	7	6,342	6,249
	Other prepayments and debtors	7	6,128	6,302
			<u>234,037</u>	<u>199,380</u>
CREDITORS DUE WITHIN ONE YEAR		8	(7,838)	(6,416)
NET CURRENT ASSETS			<u>226,199</u>	<u>192,964</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			620,633	592,115
NET ASSETS			<u>620,633</u>	<u>592,115</u>
FUNDS				
	Unrestricted	6&9	436,404	425,139
	Unrestricted but designated	6&9	109,111	91,740
	Restricted	6&9	75,118	75,236
			<u>620,633</u>	<u>592,115</u>
	Unrestricted free reserves included above		<u>51,404</u>	<u>40,139</u>

Notes to the Financial Statements

Detailed Income for year ending 31 December 2025

INCOMING RESOURCES

	Unrestricted Funds		Restricted Funds	TOTAL	TOTAL
	General	Designated	Funds	2025	2024
	£	£	£	£	£
2a Voluntary Income					
Planned giving:					
Gift Aid donations	64,480	-	12,307	76,787	80,485
Parish Giving Scheme	10,114	-	-	10,114	-
Tax recoverable	19,984	-	-	19,984	20,866
Other giving (including collections)	16,569	-	-	16,569	11,941
Church Heating	-	-	7,638	7,638	-
Sundry donations	2,018	-	-	2,018	2,369
Legacies	-	60,000	-	60,000	43,707
	<u>113,165</u>	<u>60,000</u>	<u>19,945</u>	<u>193,110</u>	<u>159,368</u>
2b Activities for generating funds					
Fund raising	2,271	-	709	2,980	3,938
150th Anniversary	-	-	-	-	415
	<u>2,271</u>	<u>-</u>	<u>709</u>	<u>2,980</u>	<u>4,353</u>
2c Investment income					
Rental income – 3 Ashford House	13,838	-	-	13,838	12,695
Interest on bank & diocesan accounts	1,868	1,771	-	3,639	3,918
	<u>15,706</u>	<u>1,771</u>	<u>-</u>	<u>17,477</u>	<u>16,613</u>
2d Incoming resources from charitable activities					
Bookstall and bible reading notes	-	-	505	505	393
Income from use of church halls	22,024	-	-	22,024	19,152
Fees	7,221	-	-	7,221	5,637
Children's & youth activities	-	-	4,863	4,863	5,088
Church Away Day/Away Weekend	-	-	-	-	-
Flowers	-	-	88	88	45
Christian Aid	-	-	-	-	-
Ladies Group	-	-	-	-	-
Garden Group	-	-	750	750	-
Organ repairs	-	-	-	-	-
Chapel	-	-	-	-	-
	<u>29,245</u>	<u>-</u>	<u>6,206</u>	<u>35,451</u>	<u>30,314</u>
Income from sale of assets	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL INCOMING RESOURCES	<u>160,387</u>	<u>61,771</u>	<u>26,860</u>	<u>249,018</u>	<u>210,648</u>

Notes to the Financial Statements

Detailed Expenditure for year ending 31 December 2025

RESOURCES EXPENDED

	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
3a Charitable activities					
Missionary & charitable giving:					
Overseas missionary societies	5,679	-	-	5,679	6,121
Relief & development agencies	2,840	-	-	2,840	-
Home mission & church societies	5,754	-	-	5,754	6,286
Secular charities	-	-	-	-	-
Ministry: Diocesan Parish Share (including Vicar's stipend)	76,889	-	-	76,889	73,460
Vicar's expenses	372	-	-	372	313
Vicarage Costs	5,079	-	-	5,079	9,069
Hospitality	282	-	344	626	53
Other	2,602	-	-	2,602	1,261
150th Anniversary Expenses	-	-	170	170	-
Church: Running costs	26,160	-	4,057	30,217	23,650
Maintenance (incl. grounds)	6,733	-	14,476	21,209	9,257
Cost of services	6,157	-	-	6,157	4,753
Flower Group	236	-	133	369	553
Children & youth activities	-	1,435	4,960	6,395	5,793
Catering & social	2,883	-	-	2,883	3,593
Church halls: Running costs	8,763	-	-	8,763	7,863
3 Ashford House - upkeep & insurance	7,420	-	-	7,420	7,839
Parish newsletter, publicity, bookstall & bible reading notes	1,467	-	365	1,832	1,938
Training, Alpha Courses & Home groups	14	-	-	14	227
Forwarding funds raised	1,084	-	1,781	2,865	2,630
Quinquennial & other major repairs	-	-	-	-	-
	<u>160,414</u>	<u>1,435</u>	<u>26,286</u>	<u>188,135</u>	<u>164,658</u>
3b Church management & administration					
Parish Administrator & Office (incl. governance)	27,648	-	-	27,648	27,192
Depreciation	-	4,717	-	4,717	4,717
	<u>27,648</u>	<u>4,717</u>	<u>-</u>	<u>32,365</u>	<u>31,910</u>
TOTAL RESOURCES EXPENDED	<u>188,062</u>	<u>6,152</u>	<u>26,286</u>	<u>220,500</u>	<u>196,568</u>

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Notes to the Financial Statements

Note 4: STAFF COSTS

	2025	2024
	£	£
Salaries & wages	20,089	19,421
Tax and pension costs	1,046	971
	<u>21,135</u>	<u>20,392</u>

Note 5: FIXED ASSET

	2025	2024
	£	£
Leasehold investment property		
Book value 31 December 2024	<u>385,000</u>	<u>350,000</u>
Gain on revaluation		<u>35,000</u>
Book value 31 December 2025	<u>385,000</u>	<u>385,000</u>
Historical cost	7,886	7,886

The lease of the above property, which has more than 20 years unexpired and has been extended to 125 years from 24 June 1994, comprises 3 Ashford House, Abbey Park Estate. The market value has been reviewed in 2024 and is based on an estate agent's comparison with other similar properties on the Estate.

Fixtures and Fittings

	General	Designated	Restricted	Totals
	£	£	£	£
Net book value at 31 December 2024	-	14,151	-	14,151
Adjustments re previous years	-	-	-	-
Actual cost of additions	-	-	-	-
Depreciation during year	-	(4,717)	-	(4,717)
Net book value at 31 December 2025	<u>-</u>	<u>9,434</u>	<u>-</u>	<u>9,434</u>

Fixed Assets consists of hall radiator covers (cost £1,470), new lighting for the Church, a shed for use by the pre-school (£1,097), chairs for the chapel (£2,374) new bathroom fittings for the Investment property (£2,234), a floor polisher (£1,028), a Phillips copy printer (£2,610) and a new audio visual system (£47,171). Depreciation is provided to write off the cost of a fixed asset costing in excess of £1,000 over the period of its estimated useful economic life once the asset is completed. The rate used (excluding the lighting and audio visual system) is 20% for each item each year pro-rated from the time the asset was purchased or completed. For the lighting and audio visual system the rate used is 10%.

Note 6: ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds		Restricted Funds	Total
	General	Designated	£	£
	£	£		
Fixed Assets	385,000	9,434	-	394,434
Net Current Assets	51,404	99,677	75,118	226,199
Long Term Liabilities	-	-	-	-
	<u>436,404</u>	<u>109,111</u>	<u>75,118</u>	<u>620,633</u>
Unrestricted free reserves included above	<u>51,404</u>			

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Notes to the Financial Statements

Note 7: DEBTORS / PREPAYMENTS

	2025	2024
	£	£
Tax recoverable	6,342	6,249
Hall Rental Income	840	720
Prepayments	5,288	5,582
	<u>12,470</u>	<u>12,551</u>

Note 8: LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	1,400	1,400
Accruals	6,438	5,016
	<u>7,838</u>	<u>6,416</u>

Note 9: FUND DETAILS

	2025	2024
	£	£
The Designated Funds:		
Diocesan Church Repair Fund	21,463	58,628
Legacy for project	4,500	4,500
Legacies for Development	54,000	-
Food Vouchers Reserve	6,000	-
Audio Visual Equipment	9,434	14,152
Organ Repairs	9,204	9,205
Children and Youth	3,818	5,255
Other	692	-
	<u>109,111</u>	<u>91,740</u>

The Restricted Funds:

	2025	2024
	£	£
Church Heating	7,638	-
Garden group	221	-
Lighting Improvement Fund: Brackley Road to Church Entrance	-	5,000
Maintenance/improvement of St Paul's	24,978	24,978
Organ Repairs	2,796	3,096
Development	18,354	20,625
150th Anniversary Fund	4,099	4,269
Hospitality Fund	3,956	4,300
Other	13,076	12,967
	<u>75,118</u>	<u>75,235</u>

Diocesan Church Repair Fund

Every five years a surveyor appointed by the Diocese inspects the Church, Halls and 3 Ashford House and identifies any repairs he considers necessary to maintain the buildings at the required standard. He estimates the minimum expenditure required for such repairs and the Diocese requires these amounts to be paid into specific deposit accounts at Rochester over the following five years. The Quinquennial Inspection of 3 Ashford House took place in 2024. The inspection of the Church was in 2023.