

St Paul New Beckenham  
Registered Charity No. 1133108

**Annual Report**

**And**

**Financial Statements**

**Of the**

**Parochial Church Council**

For the year ended 31 December 2025

**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  
WS3 1RZ

## PAROCHIAL CHURCH COUNCIL OF ST PAUL NEW BECKENHAM ANNUAL REPORT FOR 2025

### **Background**

St Paul's PCC has the responsibility for promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church building and halls of St Paul's New Beckenham. In December 2009 the Parochial Church Council of the Ecclesiastical Parish of St Paul Beckenham was registered with the Charity Commission under registered charity no. 1133108. In 2023 St Paul's adopted the mission statement "*Growing in Christ together, one step at a time*".

### **Membership**

Members of the PCC are either *ex officio* or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. 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, following APCM in 2012 St Paul's resolved that Section 3 of the Churchwardens Measure 2001, which states that a person who has served six successive years as churchwarden for the same parish may not serve again as churchwarden for a further two years, should be reinstated and apply to the parish of St Paul New Beckenham.

During the year the following served as members of the PCC:

*Vicar:* Rev'd Rachel Winn

*Reader:* Miss Sarah Butler

*Wardens:* Miss Anne Harkness  
Mrs Anthea Prendergast

*Representatives on Beckenham Deanery Synod:*

Mr Keith Howick  
Mrs Sandra Horner

*Elected members:* Mrs Maria Adu  
Mr David Charlesworth  
Mr Andrew Griffiths  
Mr Wesley Guy  
Mrs Clarissa Harrington  
Mrs Sandra Horner  
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

### *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.

In December 2020 the vicar reported to the PCC that he was hoping to make areas of the church life more accessible to people, to help people to understand how the church operates, where they could mentor or support the teams, and he encouraged people to take ownership, and to contribute their talents and gifts. The PCC agreed that people should serve on a team for a certain length of time rather than for a long time.

### **Church attendance**

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. 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. 206 adults and 91 children attended the Christingle service in December 2025.

### **Safeguarding and Clergy Discipline Measure 2016**

As required by Section 5 of the Safeguarding and Clergy Discipline Measure 2016, the PCC agreed at its meeting in November 2020 the Parish Policy Statement for Safeguarding Adults when they are Vulnerable and the Parish Policy Statement for Safeguarding Children. Copies of these statements are displayed on the noticeboards in the main entrance porch and in the Church hall. In December 2022 Sandra Horner was appointed the Parish Safeguarding Officer.

### **DBS Lead Recruiter**

The PCC appointed Marian Sewell as the Lead Recruiter and the Vicar as the Deputy Recruiter Officer.

### **Review of the year**

The full PCC met nine times in 2025 to deal with church matters, with an average attendance of 73%. Individual reports from the PCC teams follow later in this report, but this review needs to mention various areas of church life which are hugely important.

There had continued to be services at 8.00 am (BCP) and 10.30 am (Morning Worship or Holy Communion), with a stay and play creche and Sunday Squad during the 10.30 am services. The 10.30 am services had continued to be live-streamed and available on the website. Sunday Squad had continued to meet in the halls on a weekly basis during term time (see report on page 10). Members of the Prayer Ministry Group were available in the Chapel at the end of every 10.30 am service. Morning Prayer open to all was led three times a week and a time of prayer had continued to be held on a Thursday evening, by Zoom, for anyone to attend. (See Worship report on page 8). The vicar, two wardens, Reader, Pastoral Assistant, Evangelist, the trainee Licensed Lay Minister and the Church Administrator had continued to meet each week during 2025, either in person or via Zoom, to review the previous Sunday services and to plan for the coming weeks. In 2025 there had been seven weddings at St Paul's, and thirteen baptisms.

### **The Teams**

All formal teams report to the PCC, which shares, with the Vicar, the leadership and oversight of the parish. Please see each team's terms of reference and reports on pages 4 – 12.

## **Buildings Team**

**Terms of reference:** The Buildings Team is responsible for maintaining and improving the church buildings, grounds, and facilities. The work ranges from minor repairs to significant projects. The team meets monthly to discuss and progress work, perform jobs within house if possible, and obtain quotes from contractors if the work is beyond the team skill set.

### **Buildings Team Report on Jan-Dec 2025 for the APCM 17 May 2026**

In 2025 the Team members were Jash Masih, Richard Bradley, Tony Pilgrim, Adam Winn, Paul Lashmar and Anne Harkness. And at times we are supported by Shiona Pilgrim.

In 2025 the team completed many minor repairs. We performed most of these ourselves where we could. And where necessary we arranged for professional help. These included:

- Applying clear safety film to the lower hall stage windows for additional safety.
- Retouching damaged paintwork in the halls where people have stuck things to the wallpaper and woodwork.
- Repairing and replacing blocked downpipes.
- Repairing a piece of loose capping stone on the boundary wall.
- Replacing the rotten gate post to the preschool garden.
- Repairing the loose drainpipe outside the halls window that had come away from the gutter and the wall.
- Emergency fixing of toilet, sink and water heater leaks.
- Refitting and resealing loose basins and toilets.
- Clearing and organising items in the organ loft.

In 2025 the team also completed several larger projects. Again, we executed some of these ourselves where we could. And where necessary we obtained three quotes from professionals, PCC approval and faculties from the Diocese. These included:

- Installing new lighting at the church and hall entrances. We are grateful to the anonymous donor who covered much of the cost of this. And to the Government for giving us a Listed Places of Worship grant for nearly £500.
- Repainting and deep cleaning of the hall's kitchen.
- Installing new handrails at the steps to the Chapel and Bishops Porch. We are grateful to the Diocese for giving us a £500 Minor Repairs and Improvements grant.
- Repairing and repainting the south porch door.
- Renovating the church office in preparation for our new Assistant Church Administrator. We removed the large built-in cupboard and repaired and repainted the wall to make room for a new desk, filing cabinets, stationery cupboard and more workspace.

In 2026 the team is planning to keep up the momentum. Work includes:

- Repainting the halls entrance and repainting the toilets and fitting new soap and towel dispensers. This has already been completed. Special thanks to Tony & Shiona Pilgrim for doing this in their own time.
- Removing moss from the church buttresses. This work has already started.
- Cleaning window ledges of pigeon poop and fitting pigeon deterrents to many of the windows on the west and north side of the church.
- Repairing the failed plasterwork in church. We've already had visits from three specialist lime plasterers and started to receive their quotes.
- Performing more roof cleaning and repairs to the main roof.
- Replacing the broken wood between the flower beds and the church walls with stone. This has already started.
- Replacing the halls flooring and radiator covers which are damaged, and the halls curtains.
- Replacing the church kitchen which has been damaged by leaks from the water boiler and taps.

Additionally, in 2026 the team will be:

- Organising our annual Emergency Life Support course.
- Organising a First Aid course.

If you'd like to join the Buildings Team, or help us out with any work, please do contact us. We'd be delighted!

### **Climate and Ecology Team**

**Terms of Reference:** 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 other crises. We work under the aim of one of the Church's 5 Marks of Mission: *To strive to safeguard the integrity of creation and sustain and renew the life of the earth.* Our remit involves meeting regularly as a team, planning events, contributing to worship and teaching, and completing Eco Church surveys.

### **Report to the APCM for the calendar year 2025**

At the beginning of the year, we were looking for guidance on how we could move to a more sustainable heating system, so we were very pleased when Rochester Diocese appointed 2 new Net Zero advisers. Little did we know that we would need their help urgently later in the year when our ageing boiler reached the end of its life. The Church of England's "Practical Guide to Net Zero" publication was also useful and was shared with the PCC. In September an Energy Audit of the Church was carried out which included suggestions for alternative ways of heating the church. The Diocese requires completion of an annual Energy Footprint Tool. Our carbon emissions fell dramatically when we changed to a Green Tariff for Gas.

Throughout the year we continued to update the Eco Church survey and worked towards a Silver Award. The recycling area outside the halls was tidied up and Adam Winn made a new shelter for storing the boxes. New recycling bins were also purchased for inside the church. The Team's noticeboard has been a source of information for church members and visitors, providing information on environmental issues, national campaigns and legislation and how to get involved. It has also become a collection point and source of information on local recycling of blister packs and soft plastic. Instead of "No Mow May" in 2025 it was agreed with the Gardening Team that an area to the left of the Lawn Road entrance should be designated as a wild area and the grass left uncut for longer than just a month. The results will be monitored. In October the Team contributed to the Harvest Sunday service, using material from A Rocha, and in November the Team organised the Autumn Fair which was held on the same morning as the Connect Café. This worked well. The proceeds were split between the charity for churches tackling homelessness, Hope into Action Bromley, and St Paul's.

### **Communications Team**

**Terms of Reference:** The Communications Team was established in 2020 and 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 team ensures the website is kept up to date, makes good use of social media, and has effective measures in place to stay in touch with those who are not online. This team also has responsibility for the technicalities of broadcasting our online services, advertising special and seasonal services and events and designing all publications.

### **Report to the APCM for the calendar year 2025**

The team met three times in the last year, and much has been achieved in this time.

It was agreed that communications needed to be improved, to our church members as well as parishioners. As a result, thanks to Patty Lien and others, we are now trying to produce a quarterly 'Events Diary' poster for the external noticeboards.

David Charlesworth, Patty Lien and Rev'd Rachel produced Easter and Christmas Connect leaflets, which were delivered to the parish by faithful volunteers.

The new external noticeboards still haven't been ordered due to complications regarding planning permissions. However, new portable internal noticeboards were delivered and are being used by the relevant groups.

Olivia Masih managed to get access to our Instagram account and is regularly updating it with news and events. When videos were uploaded to Facebook of the church and gardens, we had a record number of views. David Charlesworth has been managing all the social media admin but will be stepping down from this in May 2026 and Olivia Masih will be kindly taking over this function. A huge 'thank you' to David for all his initiatives, hard work and motivating work with the Comms Team. WhatsApp groups have been created specifically for different teams and functions in the church, and these seem to be working well.

A large piece of work was done to create the new Electoral Roll form, coupled with Data Consent form. This led to production of a Church Directory, available to those on the Electoral Roll.

Much work has been done by Anne Harkness and others to improve the broadband and Wi-Fi system. There have been issues with the live streaming at some church services, but it seems these have now been resolved.

Although we have ideas about making the church entrance more welcoming and some dedicated legacy money available, work has not started due to the church heating taking priority. There is now a Foyer Working Group for this project in 2026.

### **Going forward**

The Pastoral Care information and photos will soon be on display on one of the new noticeboards. After our fixed electrics inspection in May, we should be able to move forward with the AV work. Planning permission and then completion of the Faculty will be obtained for the new external noticeboards. A new editor is needed for the Easter and Christmas Connect leaflets, and someone to take over the organisation of distributing them.

### **Finance Team**

**Terms of Reference:** This 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 report from the Finance Team for the calendar year 2025 can be found on pages 13 - 21 including the financial statements.

### **Mission Team**

**Terms of Reference:** This 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. This team is also involved in suggesting new partners to the PCC as and when a link with an existing partner comes to a natural close.

### **Report to the APCM for the calendar year 2025**

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 Julian and Catherine and 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 Julia Birkett and her work in Thailand.

**Church Mission Society** supporting Ben and Katy Ray and their 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 Mission Team met three times in 2025. Our Budget for Away Giving is 10% of unallocated income 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.

### **Informal Team reports**

**Worship Team(s)**: This report represents a collection of individuals who meet in separate teams, (such as leaders and preachers, prayer teams and music worship leaders).

Worship is at the heart of all our activities at St Paul's; all we do within this place is because of God and is for God. We have a variety of services and prayer meetings, which reflect both traditional and contemporary styles.

#### Music

The Music Worship leaders met five times in 2025 to develop a team of musicians who work together. We planned music for the services, built on a blend of traditional and contemporary worship and progressed ideas regarding refurbishment or replacement of the organ. A Faculty was provided to temporarily remove two pews to create space for the growing band; this is still awaiting approval.

#### Regular Services

In January 2025 we returned to the weekly 8.00am Traditional BCP Holy Communion. Our 10.30am services of alternate Holy Communion and Morning Worship continued, with the occasional visiting speakers (usually our Mission Partners) and 'Hot Seat' interviews.

#### Additional services

In 2025 we held a Taizé Service, a Pet service, an outdoor Remembrance and a Memorial service, all of which were well attended. In November St Paul's hosted the Deanery Confirmation service, where seven of our own candidates were confirmed, with fifteen others from the deanery.

#### Occasional Offices

In March we ran a Baptism and Confirmation course for adults. In 2025 we had 13 Baptisms and seven Confirmations. We also had six Weddings and one wedding blessing, five Funerals and three Burial of Ashes.

#### Prayer

We are a prayerful congregation who engage in various acts of corporate prayer aside of the Sunday services. A dedicated Prayer Ministry Team continued to offer prayer for individuals after every 10.30am service and confidential prayer requests were received and responded to via a request box. On Wednesdays, Thursdays and Fridays we continued to hold Morning Prayer using the Common Worship Daily Prayer. We listened to music, engaged in a time of reflection following the scripture readings and held a time of open prayer. The Thursday evening zoom prayer group continued to meet faithfully online to pray for the parish and needs of the world. In June 2025 we held a Prayer morning, as part of our seeking God's vision for St Paul's, and planned to establish a regular monthly prayer meeting.

### Leading/Preaching

Those who lead and preach met three times in 2025 to plan the rota and sermon series. Our summer sermon series was 'We're all going on a summer holiday' and we built a sandpit for the children situated in the south aisle of the church. We had a sermon series on 'Generosity' in September leading up to a Parish Giving scheme launch.

### Developing Leaders

Several people regularly lead Morning Prayer when the vicar is engaged elsewhere. Three people from the congregation attended the Diocesan Leading Worship course and five people attended the Hearing God's Word course. A number of them have gone on to lead a Service of the Word, Morning Prayer or Compline, and three applied to undertake the 'Speaking God's Word' course in 2026. Two people attended a diocesan 'It's Your Calling' day.

### Pastoral Care at St Paul's

St Paul's has a strong culture of caring for its congregation and others in the parish. Many people already support individuals and friends faithfully and regularly. 'Officially' however, we have one Licensed Pastoral Assistant and the vicar, both of whom are often responding to needs relating to pastoral care. As Christians we are called to support those who are vulnerable or in need and in a parish setting more organised help is needed to support the vicar and Pastoral Assistant in their roles.

In order to compliment the unofficial care people gave in 2025 we explored the idea of forming a team who could offer support to individuals who may go into crisis, who are vulnerable or lonely or who would like someone to listen to them and/or pray for them.

### Exploring creating a team

In March 2025 an evening event was held with a meal and a presentation given by Rev'd Rachel. We looked at how we might form a Pastoral Care team using a 'minimal model'. This is based on having a large team made up of individuals who offer one or two skills each and who can be called upon occasionally to support people when needed. A few examples of help we might offer:

- To listen and pray with someone in need
- To provide a one-off meal or two for someone in crisis
- To visit someone in hospital
- To befriend someone
- To organise food shopping in an emergency
- To telephone someone who is housebound

### Training

In September we ran a Pastoral Care Workshop for those who were interested in joining the team and those who signed up either completed online Safeguarding Training or attended the in-person group training offered by Sandra Horner and Rev'd Rachel.

### Lead

Three Coordinators head up the team: Sandra Horner, David Sewell and Rev'd Rachel. People at St Paul's are encouraged to approach one of the Coordinators if they have a pastoral need, or know of someone who does and currently has no support. The Coordinator will then see if we can offer help to the person and if not, we may help signpost them to someone who can.

### Prayer

The team meet approximately once every two months for a creative prayer meeting. This is to support those in the team spiritually, to pray for each other and to encourage each other in our pastoral roles. The team is open to new members joining who feel they may have a role to play within the Pastoral Care Team. All team members need to attend the Workshop and undertake Safeguarding Training and, depending on their role, a DBS check.

### **Youth and Children's work**

#### **Sunday Squad**

Sunday squad for children aged 4-11 had continued to meet on Sunday mornings in term time during the morning service. A stay and play crèche had also been available in the South Aisle or halls. There had been a core number of families numbering around five, with visitors joining us on Baptism days etc.

Generally the number of children had been about 3-5. The leaders had been extremely committed to the children. Sadly the group had to say goodbye to one team member as she had moved away. New team members in a leading and supportive role are always needed, and all training is given along with DBS checking.

We follow our scheme that seems to work for us, this involves: Bible teaching, discussion, craft, games and prayer. There had been a fun afternoon with a theme of 'Noah' in February. 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. The team had continued to pray for more families to commit to the church to swell numbers and to encourage the work we do. A massive 'thank you' to the dedicated leaders who faithfully run the Sunday Squad no regardless of the number of attendees.

#### **Babies & Toddlers**

The group had continued to meet weekly during term-time on a Thursday morning – a joyous, slightly chaotic time. In December there were 91 adults and 119 children registered. We continue to have 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. At the end of the Summer Term we said goodbye to those moving on to 'big school' with a certificate and a little gift. Since the Autumn term we have introduced Story Time with Rev'd Rachel and a small team telling a story from the Bible with dressing up and acting, followed by a simple song. A charge of £1 per family is made, any surplus after expenses being paid into Church funds.

#### **Experience Easter and Christmas**

In 2025 we ran the week-long Experience Easter and Experience Christmas outreach events. These interactive and creative sessions engaged children from Worsley Bridge School, St Paul's Preschool and Babies and Toddlers with the good news of Jesus Christ. The church was transformed to create various 'stations' (such as Mary's kitchen, Bethlehem hills, the nativity stable... and at Easter: the temple, the upper room, the Easter garden and the empty tomb). A huge thanks to the large volunteer team who led the children through the Christmas and Easter events through narration, acting, song and crafts.

### **Youth Group**

Olivia and Jash Masih had faithfully continued to run a Sunday morning group for young people during 2024, but with the vicarage venue no longer being available on a Sunday morning, and with dwindling numbers a trial initiative was started with Holy Trinity with St John's youth. 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. Coordinated by Rev'd Rachel and Rev'd Jessica Smith, co led by Olivia and Jash Masih and three team members from HTSJ, the group, called 'Youth Group', continued to meet throughout 2025.

Leaders met three times throughout the year to plan the events and review the group. All events were social activities. It became evident that we had different objectives; HTSJ were 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.

#### **Events in 2025:**

Leaders: Youth Planning Meeting 08/01/25

January: Games and youth planning

February: Gingerbread and Explore who we are together in God

March: Leaders Planning Meeting and Review

April: Board games and food

July: Bowling

August: BBQ at StPaul's

September: Board games and movie afternoon

October: Laser Quest

October: Leaders Youth Group Planning meeting

November: Fireworks

December: Christmas Party at St John's site

#### **Going forward**

St Paul's identified several young people (not attending the group) who were showing an interest in Bible study and Christian fellowship, early Christian faith discussion and Baptism requests. A Youth Group Strategy Meeting was set for January 2026 to consider running Youth Alpha and re-direction of joint youth group.

#### **'Connect' report on programme of activities**

St Paul's had promoted a programme of 'community facing' activities as part of our engagement with the parish. These were open to people of all faiths and none. It was part of our commitment to being a good neighbour, but also that the community has a window into the church family as a form of witness. It was relationship-building but aimed to have a programme alongside for those considering a journey of faith.

Under this umbrella the following activities were organised by the 'Champion' who made them happen. Most were very well attended and were building a real link with our wider community

#### **One-Off Events**

- Resolve – a New Year reflective course for those wanting to make changes to their lives.
- BBQ and Band

- Autumn Fair
- Community Carols

### Regular events

- Saturday Connect Café. This had taken place on the fourth Saturday of the month when everyone was encouraged to attend, to bring their friends and neighbours, when there would be good coffee and chat, bacon butties and pastries ready for the hungry. The community litter-picking team had gone out on the Saturdays when the Connect Café had met. Big thanks to all who serve tirelessly at this popular monthly event.
- Babies & Toddlers\*: This group had continued to meet weekly during term-time on a Thursday morning. In December there were 91 adults and 119 children registered. The organisers felt it was really gratifying to see new friendships being made by adults and children and they hoped to see this continue as the group grows. A heartfelt thanks to the dedicated leaders who run this wonderful group.
- Friendship Group: This group had continued to meet every Thursday throughout the year, with only rare exceptions when the halls were unavailable. This growing group had a very well-organised programme of events and offered a variety of guest speakers, music, exercise, prayer and growing friendships. In 2025 a number of girls from Harris Academy had come regularly to develop links between the generations, to talk with members of the group and to help serve refreshments. A huge thank you to Judith Freeborn and the leaders and servers who had faithfully run this thriving group.
- Knit & Natter, Craft and Chatter: This group was launched in October 2024, developing a regular meeting and friendship community who had blessed others with their creative gifts, such as crocheted or knitted poppies, Easter decorations and knitted blankets. Many thanks to Olivia who initiated, coordinated and leads this group.
- Super Soup Lunch: this lunch had taken place in November and December in the autumn and winter when people had met for delicious homemade soup, and a relaxing time with friendly company and conversation. Unfortunately due to the church heating breaking down it was decided that it would not be possible to continue with the lunches for the rest of the winter. Much gratitude to Anthea for her dedication to organising and leading this initiative.

The activities had followed a general rule of being ‘free but donations welcome’ except for those marked \*. Members were also cognisant of their relevance in a parish with an unusually high proportion of single person households, with all that potentially entails regarding loneliness and isolation. Activities would be continuing in 2026 but some thought would be needed as to how the Christian message might sensitively be increased without damaging the ‘open’ philosophy.

The commitment of the ‘Champions’ to their respective activities should be applauded and thanked.

### **Safeguarding 2025**

Sandra Horner, Parish Safeguarding Officer, reported that the safeguarding culture at St Paul's had been an increasingly healthy one. In the last year many members of the church family had completed their appropriate training, whether it has been online or face to face supported by Sandra and Rev'd Rachel. There had been an increasing awareness of what safeguarding actually means and both had been approached regularly with questions and enquiries.

During December there had been a well received Safeguarding Sunday service which had also generated much useful discussion. As PSO Sandra had tried to get involved at a diocesan level by joining the conferences offered to update us. She had attended a very interesting one on Domestic Abuse in Paddock Wood. The only drawback was that much of the useful information/referral pathways applied only to the south of the Diocese. It had been good to network however and share helpful contacts. At a local level she had continued to challenge the PCC with scenarios on safeguarding issues and they had worked very hard at these. The safeguarding noticeboard had been a good source of initial help and there had been additional clear written information and signposting on all toilet doors within the building. The parish safeguarding handbook had been made available electronically and was constantly evolving.

### **Financial Overview**

#### **1. Regular Income and Expenditure**

- Income, less one-off legacies, was £189,000 – an increase of 13%
- Expenditure, less one-off cost of path lighting, was £206,000 – an increase of 7%
- The deficit before one-off items decreased to £17,000 from £25,600 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.

## 2. Church Funds held on Account

Effectively these are the reserves held by St Paul's. At the end of 2025 they come in two forms:

- £109,111 held as 'Designated Funds' which the PCC has set aside for planned purposes, but which the PCC can also decide to 'un-designate' if it needs to cover deficits or 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 (there is a further £45,000 included in 2025 under General).
- £75,118 in 'Restricted Funds' where a donor or legator specifies the purpose for their donation or legacy. They cannot be added to general income.

The PCC has now completed the Entrance Lighting project and continues to pursue the IT/AV and Noticeboard projects. At the start of winter 2025 it was found that the Church heating system would need to be replaced and this will take considerable funding.

The Parish Giving Scheme started in late 2025 and although it has taken time to settle down due to their website upgrade, it is now working quite well. At the end of 2024 St Paul's had 62 regular givers; at 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. It will be interesting to see what happens when we are informed of the possible inflationary increase in our monthly donations.

## 3. Planning Ahead

St. Paul's is growing in confidence to deal with challenges as we work together to help build God's Kingdom here.

Replacement of the failed church heating system with an effective carbon-zero heating system will be a huge financial challenge but will also provide a real opportunity to work together and to consider change.

Growth in the number of regular givers is a major encouragement, as we work to close the gap between regular giving and regular expenditure.

In all things, we seek God's vision for His church at St. Paul's. 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.'**

**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 24<sup>th</sup>, 2026

PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM

Balance Sheet as at 31 December 2025

	Note	31 December 2025 £	31 December 2024 £
<b>FIXED ASSETS</b>			
Investment property	5	385,000	385,000
Fixtures and Fittings	5	9,434	14,151
		<u>394,434</u>	<u>399,151</u>
<b>CURRENT ASSETS</b>			
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>
<b>CREDITORS DUE WITHIN ONE YEAR</b>	8	(7,838)	(6,416)
<b>NET CURRENT ASSETS</b>		<u>226,199</u>	<u>192,964</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		620,633	592,115
<b>NET ASSETS</b>		<u>620,633</u>	<u>592,115</u>
<b>FUNDS</b>			
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>

The financial statements on pages 16 to 21 were approved by the Parochial Church Council on [ 2026] and are signed on its behalf by Rev Rachel Winn, PCC Chair.

3<sup>rd</sup> May 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		Restricted Funds	TOTAL FUNDS	
		General	Designated	Funds	2025	2024
		£	£	£	£	£
<b>INCOMING RESOURCES</b>						
<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	-	-	-	-	-
					-	-
<b>TOTAL INCOMING RESOURCES</b>		<u>160,387</u>	<u>61,771</u>	<u>26,860</u>	<u>249,018</u>	<u>210,648</u>
<b>RESOURCES EXPENDED</b>						
<i>Charitable activities</i>						
<i>Church management and administration</i>	3(a)	160,414	1,435	26,286	188,135	164,658
	3(b)	27,648	4,717	-	32,365	31,910
<b>TOTAL RESOURCES EXPENDED</b>		<u>188,062</u>	<u>6,152</u>	<u>26,286</u>	<u>220,500</u>	<u>196,568</u>
<b>Transfers between funds</b>		38,940	(38,248)	(692)	-	-
<b>NET INCOMING/(OUTGOING) RESOURCES</b>		<u>11,265</u>	<u>17,371</u>	<u>(118)</u>	<u>28,518</u>	<u>14,080</u>
<b>Profit on revaluation</b>	5	-	-	-	-	35,000
<b>NET MOVEMENT IN FUNDS</b>		<u>11,265</u>	<u>17,371</u>	<u>(118)</u>	<u>28,518</u>	<u>49,080</u>
<b>BALANCES BROUGHT FORWARD AT 1 JANUARY 2025</b>		<u>425,139</u>	<u>91,740</u>	<u>75,236</u>	<u>592,115</u>	<u>543,035</u>
<b>BALANCES CARRIED FORWARD AT 31 DECEMBER 2025</b>	6	<u>436,404</u>	<u>109,111</u>	<u>75,118</u>	<u>620,633</u>	<u>592,115</u>

Notes to the Financial Statements

Detailed Income for year ending 31 December 2025

INCOMING RESOURCES

	Unrestricted Funds		Restricted Funds	TOTAL 2025	TOTAL 2024
	General	Designated			
	£	£	£	£	£
<b>2a Voluntary Income</b>					
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>
<b>2b Activities for generating funds</b>					
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>
<b>2c Investment income</b>					
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>
<b>2d Incoming resources from charitable activities</b>					
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>
<b>TOTAL INCOMING RESOURCES</b>	<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		Restricted Funds	TOTAL 2025	TOTAL 2024
	General	Designated			
	£	£	£	£	£
<b>3a Charitable activities</b>					
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>
<b>3b Church management &amp; administration</b>					
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>
<b>TOTAL RESOURCES EXPENDED</b>	<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
	21,135	20,392

**Note 5: FIXED ASSET**

	2025	2024
	£	£
Leasehold investment property		
Book value 31 December 2024	385,000	350,000
Gain on revaluation		35,000
Book value 31 December 2025	385,000	385,000
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)
<b>Net book value at 31 December 2025</b>	-	9,434	-	9,434

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	-	-	-	-
	436,404	109,111	75,118	620,633
Unrestricted free reserves included above	51,404			

**PAROCHIAL CHURCH COUNCIL OF ST PAUL, NEW BECKENHAM**

**Notes to the Financial Statements**

**Note 7: DEBTORS / PREPAYMENTS**

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

**Note 8: LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR**

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

**Note 9: FUND DETAILS**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>The Designated Funds:</b>		
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	-
	109,111	91,740

**The Restricted Funds:**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
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
	75,118	75,235

**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.