

**Christ Church Chislehurst**

**End of Year Financial Statements**

**Year ending 31 December 2025**

**Christ Church, Chislehurst**  
**Statement of Financial Activities**  
**For the period from 01 January 2025 to 31 December 2025**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Incoming resources</b>					
Incoming resources from generated funds					
Voluntary income	157,303	10,856	—	168,159	174,885
Activities for generating funds	40,972	—	—	40,972	37,977
Investment income	55,365	—	—	55,365	51,784
Incoming resources from charitable activities	4,640	—	—	4,640	6,196
Other incoming resources	—	—	—	—	182
<b>Total incoming resources</b>	<b>258,282</b>	<b>10,856</b>	<b>—</b>	<b>269,138</b>	<b>271,027</b>
<b>Resources used</b>					
Cost of generating funds					
Cost of generating voluntary income	234	—	—	234	271
Investment management costs	5,666	—	—	5,666	902
Charitable activities	228,774	11,116	—	239,890	211,747
Other resources used	1,318	—	—	1,318	1,318
<b>Total resources used</b>	<b>235,993</b>	<b>11,116</b>	<b>—</b>	<b>247,109</b>	<b>214,238</b>
<b>Net income / (expenditure)</b>	<b>22,289</b>	<b>(260)</b>	<b>—</b>	<b>22,029</b>	<b>56,788</b>
<b>Transfers</b>					
Gross transfers between funds - in	8,140	—	—	8,140	4,000
Gross transfers between funds - out	(8,049)	(91)	—	(8,140)	(4,000)
<b>Net income / (expenditure)</b>	<b>22,381</b>	<b>(351)</b>	<b>—</b>	<b>22,029</b>	<b>56,788</b>
<b>Other recognised gains / losses</b>					
<b>Net movement in funds</b>	<b>22,381</b>	<b>(351)</b>	<b>—</b>	<b>22,029</b>	<b>56,788</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>898,614</b>	<b>7,232</b>	<b>—</b>	<b>905,847</b>	<b>849,058</b>
<b>Total funds carried forward</b>	<b>920,995</b>	<b>6,880</b>	<b>—</b>	<b>927,876</b>	<b>905,847</b>
<b>Represented by</b>					
Unrestricted					
General fund	895,634	—	—	895,634	877,964
Designated					
Church Repair Fund	24,447	—	—	24,447	19,818
Holiday at Home	578	—	—	578	578
Ladies Events	124	—	—	124	42
MRIJO Fund	30	—	—	30	30
Mens Events	181	—	—	181	181
Restricted					
Children's Fund	—	2,642	—	2,642	2,642
Children's Fund - New Mums Group	—	1,373	—	1,373	1,575
Clock Fund	—	—	—	—	150
Community Lunch	—	255	—	255	255
Families Children Youth (FCY) Fund	—	2,260	—	2,260	2,260
JRuthven Flowers	—	350	—	350	350

*There may be minor discrepancies in the totals if the pence are not being shown*

Christ Church, Chislehurst

Analysis of income and expenditure  
Selected period: 01 January 2025 to 31 December 2025

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Incoming resources</b>						
<b><i>Incoming resources from generated funds</i></b>						
0101 - Gift Aid - Bank	107,934	—	5,200	—	113,134	93,017
0102 - Non Gift Aid - Bank	3,731	—	—	—	3,731	1,960
0210 - CAF/Stewardship giving	2,420	—	—	—	2,420	2,020
0301 - Loose plate collections	10,862	—	—	—	10,862	13,329
0501 - One-off Gift Aid gifts	50	10	200	—	260	11,843
0503 - one-off donations (non Gift Aid)	24	—	219	—	244	649
0550 - Donations appeals etc	—	39	192	—	232	—
0601 - Tax recoverable on Gift Aid	29,774	—	—	—	29,774	30,218
0701 - Legacies	1,571	—	—	—	1,571	21,234
0801 - Grants	50	—	5,000	—	5,050	—
0901 - Other funds generated	564	270	43	—	878	612
1240 - CCCC lettings - non-church	40,972	—	—	—	40,972	37,977
1020 - Bank and building society interest	16,125	629	—	—	16,754	18,029
1030 - Rent from lands or buildings	38,611	—	—	—	38,611	33,755
<b><i>Incoming resources from generated funds Totals</i></b>	<b>252,693</b>	<b>949</b>	<b>10,856</b>	<b>—</b>	<b>264,498</b>	<b>264,647</b>
<b><i>Incoming resources from charitable activities</i></b>						
1101 - Fees for weddings	1,088	—	—	—	1,088	531
1105 - Fees for funerals	281	—	—	—	281	3,232
1106 - DBF Fees	(1,428)	(1,428)	(2,062)	—	—	—
1120 - U11, donations	3,557	—	—	—	3,557	3,542
1130 - U11 fees for activities	670	—	—	—	670	103
1160 - Engage, fees for activities	50	—	—	—	50	234
1210 - Bookstall sales	21	—	—	—	21	200
1230 - CCCC lettings - church related	400	—	—	—	400	415
<b><i>Incoming resources from charitable activities Totals</i></b>	<b>4,640</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>4,640</b>	<b>6,196</b>
<b><i>Other incoming resources</i></b>						
1310 - Insurance claims	—	—	—	—	—	182
<b><i>Other incoming resources Totals</i></b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>182</b>
<b>Incoming resources Grand totals</b>	<b>257,333</b>	<b>949</b>	<b>10,856</b>	<b>—</b>	<b>269,138</b>	<b>271,027</b>
<b>Resources used</b>						
<b><i>Cost of generating funds</i></b>						
1710 - Bank Charges	234	—	—	—	234	271
1918 - 13 Invicta Close expenses	1,866	—	—	—	1,866	749
1919 - 13 Invicta Close Repairs/Maintenance	3,800	—	—	—	3,800	153
<b><i>Cost of generating funds Totals</i></b>	<b>5,900</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>5,900</b>	<b>1,173</b>

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
<b>Charitable activities</b>						
1810 - Ministry parish share etc	80,652	—	—	—	80,652	94,692
1820 - Giving to missionary societies	10,253	—	—	—	10,253	8,565
1830 - Giving - relief and development agencies	10,350	—	—	—	10,350	7,500
1850 - Subscriptions	2,042	—	—	—	2,042	2,217
1890 - Gifts of Encouragement	650	—	—	—	650	—
1903 - Working expenses of incumbent	311	—	—	—	311	527
1905 - Vicarage expenses	5,271	—	—	—	5,271	5,078
1907 - Vicarage repairs/maintenance	1,081	—	—	—	1,081	217
1921 - Youth Worker employment costs	8,327	—	—	—	8,327	—
1923 - Youth Worker working expenses	39	—	—	—	39	—
1925 - Youth Worker other expenses	14	—	—	—	14	—
1931 - Families Ministry Employment costs	15,245	—	—	—	15,245	14,524
1933 - Families Ministry Working expenses	—	—	—	—	—	338
1935 - Families Ministry other expenses	14	—	—	—	14	—
1941 - Administrator Employment costs	11,005	—	—	—	11,005	9,052
2110 - Sunday School expenses	1,057	—	—	—	1,057	1,255
2120 - U11 (free activities)	1,615	—	—	—	1,615	741
2130 - U11 (charged for activities)	728	—	—	—	728	75
2150 - Engage (free activities)	158	—	—	—	158	17
2160 - Engage (charged for activities)	353	—	—	—	—	—
2201 - Parish training	—	—	—	—	—	98
2203 - Prayer Ministry	10	—	—	—	10	81
2205 - Local outreach work	573	—	825	—	1,398	1,915
2208 - Worship Ministry	220	—	—	—	220	358
2210 - General Ministry Expenses	1,369	—	—	—	1,369	382
2220 - Catering expenses	985	188	—	—	1,174	940
2303 - Church office - Stationery	275	—	—	—	275	181
2307 - Church office - copying/printing	732	—	—	—	732	1,040
2310 - Church office - telephone	1,241	—	—	—	1,241	1,283
2312 - Church Office - other expenses	1,979	—	—	—	1,979	1,963
2350 - Upkeep of churchyard	4,943	—	—	—	4,943	75
2405 - Church - insurance	8,158	—	—	—	8,158	7,976
2410 - Church running - gas	4,161	—	—	—	4,161	5,029
2415 - Church running - electric	2,178	—	—	—	2,178	2,916
2420 - Church running - water	570	—	—	—	570	—
2430 - Church maintenance	21,561	—	10,291	—	31,852	4,732
2435 - Church Cleaning	2,793	—	—	—	2,793	3,160
2440 - Church service expenses	809	—	—	—	809	620
2450 - Organ / piano tuning	421	—	—	—	421	417
2503 - Bookstall costs	—	—	—	—	—	150
2530 - CCCC - electricity	12,765	—	—	—	12,765	15,484
2540 - CCCC - gas	2,588	—	—	—	2,588	6,180
2560 - CCCC - maintenance	4,500	—	—	—	4,500	6,084
2570 - CCCC - water	828	—	—	—	828	521
2580 - CCCC - Cleaning	6,018	—	—	—	6,018	4,995
2590 - CCCC - other expenses	69	—	—	—	69	—
2720 - Church - decorating	11	—	—	—	11	—
<b>Charitable activities Totals</b>	<b>228,586</b>	<b>188</b>	<b>11,116</b>	<b>—</b>	<b>239,890</b>	<b>211,747</b>
<b>Other resources used</b>						
2910 - Depreciation	1,318	—	—	—	1,318	1,318
2920 - Repair funds expense	(4,000)	4,000	—	—	—	—
<b>Other resources used Totals</b>	<b>(2,682)</b>	<b>4,000</b>	<b>—</b>	<b>—</b>	<b>1,318</b>	<b>1,318</b>

*There may be minor discrepancies in the totals if the pence are not being shown*

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
<b>Resources used Grand totals</b>	231,804	4,188	11,116	—	247,109	214,238

*There may be minor discrepancies in the totals if the pence are not being shown*

	As at 31/12/2025	As at 31/12/2024
	£	£
<b>Fixed assets</b>		
Tangible assets	487,276	488,594
	<u>487,276</u>	<u>488,594</u>
<b>Current assets</b>		
Debtors	8,080	6,659
Cash at bank and in hand	437,563	416,033
	<u>445,643</u>	<u>422,693</u>
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	5,043	5,440
	<u>5,043</u>	<u>5,440</u>
<b>Net current assets less current liabilities</b>	<b>440,600</b>	<b>417,252</b>
	<u>440,600</u>	<u>417,252</u>
<b>Total assets less current liabilities</b>	<b>927,876</b>	<b>905,847</b>
	<u>927,876</u>	<u>905,847</u>
<b>Total net assets less liabilities</b>	<b>927,876</b>	<b>905,847</b>
	<u>927,876</u>	<u>905,847</u>
<b>Represented by</b>		
<b>Unrestricted</b>		
Unrestricted - General fund	895,634	877,964
<b>Designated</b>		
Designated - Bookstall Fund	—	—
Designated - Holiday at Home	578	578
Designated - Ladies Events	124	42
Designated - MRIJO Fund	30	30
Designated - Magazine Fund	—	—
Designated - Mens Events	181	181
Designated - Prayer Ministry Fund	—	—
Designated - Church Repair Fund	24,447	19,818
<b>Restricted</b>		
Restricted - Children's Fund	2,642	2,642
Restricted - Children's Fund - New Mums Group	1,373	1,575
Restricted - Roof Repair Fund	—	—
Restricted - Agency collection	—	—
Restricted - Clock Fund	—	150
Restricted - Community Lunch	255	255
Restricted - Debt Advice Group	—	—
Restricted - Families Children Youth (FCY) Fund	2,260	2,260
Restricted - Garden Fund	—	—
Restricted - Legal Fees Grant	—	—
Restricted - JRuthven Flowers	350	350
Restricted - Mission Fund	—	—
	<u>927,876</u>	<u>905,847</u>
<b>Funds of the church</b>	<b>927,876</b>	<b>905,847</b>

*There may be minor discrepancies in the totals if the pence are not being shown*

Notes to the Financial Statements

## **1. Accounting Policies**

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, the Statement of Recommended Practice (SORP), “Accounting and Reporting by Charities” published in March 2005 (revised May 2008) and applicable accounting standards.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

### **Funds**

*Endowment funds* are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

*Restricted funds* represent income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and donations or grants received for specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

*Unrestricted funds* are general funds which can be used for PCC ordinary purposes. Some funds may be designated for a particular purpose but may also be used for ordinary purposes if necessary. These funds are also designated as unrestricted.

### **Incoming resources**

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Dividends are accounted for when receivable, and interest is accrued. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

### **Resources used**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Notes to the Financial Statements

**Fixed assets**

Consecrated and beneficed property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

No value is placed on movable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal as these are regarded as inalienable property. All expenditure on consecrated and beneficed buildings and movable church furnishings, whether for maintenance or improvement, is written off as expenditure.

Other fixtures, fittings and office equipment used within the church premises are depreciated on a straight-line basis over five years with a full annual charge taken in the year of acquisition. Individual items of equipment with a purchase price of £1,000 or less are written off in the year of acquisition.

**2. Staff Costs and Payments to PCC members**

	<b>Vicar</b>	<b>Other staff</b>	<b>Total 2025</b>	<i>Vicar</i>	<i>Other staff</i>	<i>Total 2024</i>
<b>Employment costs</b>	-	34,579	34,579	-	23,578	23,578
<b>Accommodation costs</b>	6,353	-	6,353	5,295	-	5,295
<b>Working exp</b>	312	67	379	527	338	865
<b>TOTAL</b>	6,665	34,646	41,311	5,822	23,916	29,738

The Vicar's employment costs are paid by the Diocese of Rochester, funded through the PCC's Parish Share contribution to the Diocese.

Most support costs are incurred solely for the work of the church and have therefore been allocated to activities directly relating to the work of the church.

*Additional payments to PCC members:*

During 2025 there were no additional payments to PCC Members.

Parochial Church Council of Chislehurst  
Financial Statements for year ended 31 December 2025

Notes to the Financial Statements

**3. Fixed Assets**

<b>Gross Book Value</b>	At 1 January 2025	492,248
	Additions	-
	Disposals	-
	Write-offs	-
	At 31 December 2025	<u>492,248</u>
<b>Depreciation</b>	At 1 January 2025	3,654
	Charge for the year	1,318
	Depreciation on disposals and write-offs	-
	At 31 December 2024	<u>4,972</u>
<b>Net Book Value</b>	<b>At 31 December 2025</b>	<b><u>487,276</u></b>
	<i>At 1 January 2025</i>	<u>488,594</u>

Fixed Assets comprise freehold property at 13 Invicta Close, purchased in May 2023 at an original cost of £437,500, plus costs of refurbishment of £48,158.

Other fixed assets include a CCTV security system (£900) which is depreciated by £300 per year over five years and an alarm system (£2,036) which is depreciated by £1,018 per year over 5 years.

**4. Debtors**

	<b>2025</b>	<b>2024</b>
Gift Aid recoverable	8,080	6,659
<b>Total</b>	<b><u>8,080</u></b>	<b><u>6,659</u></b>

**5. Current assets**

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Notes to the Financial Statements

Current assets comprise cash held in various bank accounts. An amount of £382,428 is currently held with the CCLA in the CBF Church of England Deposit Fund. The deposit rate as at 31 December 2025 was 4.52% A.E.R.

**6. Liabilities**

	2025	2024
<i>Amounts falling due within one year</i>		
Accounts Payable	4,670	5,440
Agency collections	349	-
<b>Total</b>	<b>5,019</b>	<b>5,440</b>

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Notes to the Financial Statements

**7. Fund Details** - A summary of the fund movements and balances is included in these accounts in the Statement of Financial Activities.

*Unrestricted Funds*

General Fund - used for the general purposes of the PCC

*Designated funds*

Church Repair Fund - these amounts are held with the Diocesan in a Church Repair Fund

Mrijo Fund – to be used for the benefit of Mrijo Parish in Kondoia Diocese, Tanzania

*Restricted Funds*

Children's Fund – funds held solely for furthering children's work at the church

Families' Minister Fund – held solely to contribute to the work of the Families Minister

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Notes to the Financial Statements

<b>8. Giving to mission societies, charities and others</b>	<b>2025</b>	<b>2024</b>
Bromley Evangelical	25	25
Bromley Foodbank	1,000	1,000
Church Pastoral Aid Society	1,000	1,000
Evangelical Alliance	120	120
Footsteps International	300	500
Friends of Rochester Cathedral	-	20
Mission Aviation Fellowship	750	750
Nsumbi Trust	2,000	2,000
St Christopher's Hospice	1,500	1,500
Welcare	2,500	2,500
Kintsugi Hope	1,200	1,200
Hope for Rehoboth	2,000	2,000
MRIJO Kondoia Diocese, Tanzania	1,500	1,500
Friends of Marsabit	5,200	200
Transform Bromley	-	750
Spinnaker	1,000	1,000
Dementia UK	50	-
New wine for families	458	-
Gifts of encouragement	650	-
<b>TOTAL GIVING</b>	<b>21,253</b>	<b>16,065</b>

In addition, some collections at Christ Church are for specific beneficiaries and are passed on to them directly. The PCC acts as an agency and such funds do not form part of the resources of the PCC. In 2025 these were for The Children's Society (£1,764), Bromley Foodbank (£177), Hope for Rehoboth (£177), CPAS (£225), Bromley CAP (£226) Joy at Christmas (£162) and Friends of Marsabit (£661).

Notes to the Financial Statements

**9. Reserves Policy.**

The PCC's policy is to maintain general reserves representing several months' expenditure, to enable it to continue to meet the normal running costs of the church in the event of a temporary shortfall in giving, donations and other income. In considering the appropriate level of reserves, the PCC has considered the normal fluctuation throughout the year of both income and expenditure, the extent to which commitments could be cancelled or reduced, and the need to meet unexpected expenditure on repairs to church and other buildings.

Notes to the Financial Statements

**Independent Examiner's Report to the PCC of Christ Church Chislehurst**

This report on the accounts of the PCC for the year ended 31 December 2025 which are set out on pages 1 to 13 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 ('the Act').

**Respective responsibilities of trustees and examiner**

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

**Basis of independent examiner's report**

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

**Independent examiner's statement**

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 41 of the Act; and
  - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulationshave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.