

Parochial Church Council of St.Lukes with Holy Trinity, Charlton
Statement of Financial Activities
For the year ended 31 December 2025

(Note)	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
INCOME AND ENDOWMENTS FROM:						
Voluntary income	71,001	1,739	72,739	52,859	8,308	61,167
Activities for generating funds	33,667	0	33,667	22,251		22,251
Income from investments	9,624	0	9,624	9,893		9,893
Church activities	14,219	0	14,219	25,782		25,782
TOTAL INCOME	128,511	1,739	130,250	110,785	8,308	119,093
EXPENDITURE ON:						
Church activities	120,071	8,654	128,725	111,787	7,255	119,042
Raising funds	1,010	0	1,010	888		888
TOTAL EXPENDITURE	121,081	8,654	129,735	112,675	7,255	119,930
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS	7,431	(6,916)	515	(1,890)	1,053	(837)
NET GAINS / (LOSS) ON INVESTMENTS	(7,784)	0	(7,784)	8,282	0	8,282
NET INCOME/(EXPENDITURE)	(354)	(6,916)	(7,269)	6,392	1,053	7,445
TRANSFER BETWEEN FUNDS	7,027	(7,027)	0	21,766	(21,766)	0
NET MOVEMENT IN FUNDS	6,673	(13,942)	(7,269)	28,158	(20,713)	7,445
TOTAL FUNDS B/FORWARD	334,788	19,385	354,173	306,630	40,098	346,728
TOTAL FUNDS CARRIED FORWARD	341,461	5,443	346,904	334,788	19,385	354,173

Parochial Church Council of St.Lukes with Holy Trinity, Charlton
Balance Sheet
at 31 December 2025

		2025	2024
		£	£
FIXED ASSETS	(Note)		
Investments	(3)	298,802	305,199
CURRENT ASSETS			
Debtors and prepayments	(4)	12,645	17,869
Short term deposits		5,637	6,038
Cash at bank and in hand		31,625	28,431
		49,907	52,338
LIABILITIES			
Creditors - falling due within one year	(5)	(1,805)	(3,364)
NET CURRENT ASSETS		48,102	48,974
TOTAL NET ASSETS		346,904	354,173
FUNDS			
Unrestricted	- General fund	341,461	334,788
Restricted	- Restorati (7a)		0
	- Other restricted funds	5,443	19,385
	(6)	346,904	354,173

Approved by the Parochial Church Council

on _____

and signed on its behalf by:

The Revd. Liz Newman
PCC Chair

Barbara Hunte
Churchwarden

The notes on pages 3 to 5 form part of these accounts.

Parochial Church Council of St.Lukes with Holy Trinity, Charlton
Statement of Financial Activities
For the year ended 31 December 2025
NOTES TO THE FINANCIAL STATEMENTS

	General Fund Unrestricted	Restoration R&M Fund Restricted	Other Funds Restricted	Total 2025	Total 2024
(1) INCOME AND ENDOWMENTS FROM:					
Voluntary income					
Regular giving: Gift Aided Donations	26,852			26,852	23,560
Regular giving: Other Donations	2,926			2,926	8,305
Collections at services	17,200			17,200	10,855
Donations, appeals, etc.	0			0	880
Legacy	10,000			10,000	
Grants: Projects	2,278			2,278	6,970
Grants: Joe Lee Memorial			335	335	
Grants: Mixed Ecology Grant			1,403	1,403	1,133
Grants: Listed Places of Worship	245			245	
Gift Aid tax	11,500			11,500	9,464
	71,001	0	1,739	72,739	61,167
Activities for generating funds					
Friends of St Luke's, sales, events	322			322	1,748
NET	16,870			16,870	16,000
Hire charges, fees	16,475			16,475	4,503
	33,667	0	0	33,667	22,251
Investments					
Dividends	9,624			9,624	7,525
Interest on deposits etc.				0	2,368
	9,624	0	0	9,624	9,893
Church activities					
Fees for weddings & funerals	655			655	381
Space hire, MAP activities etc.	5,138			5,138	15,070
Other incoming resources	8,426			8,426	10,331
	14,219	0	0	14,219	25,782
TOTAL INCOME	128,511	0	1,739	130,250	119,093
(2) EXPENDITURE ON:					
Church activities					
Mission giving & donations	677			677	662
Diocesan parish share	47,676			47,676	45,406
Other ministry costs	3,860			3,860	3,633
Mission & outreach incl. church centre	6,189		1,896	8,085	10,417
Church staff costs	25,969			25,969	21,826
Church running and maintenance	15,626			15,626	16,829
Church utility costs	3,970			3,970	3,681
Church Centre costs incl. staff	16,104		6,758	22,862	13,064
Major repairs to church centre	0			0	3,524
	120,071	0	8,654	128,725	119,042
Raising funds	1,010			1,010	888
TOTAL EXPENDITURE	121,081	0	8,654	129,735	119,930

Parochial Church Council of St.Lukes with Holy Trinity, Charlton
Statement of Financial Activities
For the year ended 31 December 2025
NOTES TO THE FINANCIAL STATEMENTS (continued)

(3)	Investments	2025	2024	
		£	£	
	CBF Global Equity fund	14,381	15,231	
	CBF Investment fund	189,332	197,124	
	CBF Short Duration Bond fund	25,001	24,404	
	Barclays UK Alpha fund	0	0	
	JPM UK Strategic Equity income fund	0	0	
	M&G Charibond income shares	0	0	
	M&G Charifund income shares	0	8,996	
		228,713	245,755	
	CBF Deposit fund	70,088	59,444	
		298,802	305,199	
		£		
	Market value at 1 January 2025	305,199		
	Net Disposals/Purchases	1,387		
	Net revaluation gain	(7,784)		
	Interest retained	0		
	Market value at 31 December 2025	298,802		
(4)	Debtors	2025	2024	
		£	£	
	Debtors for goods and services	0	375	
	Gift Aid Tax recoverable	11,512	16,594	
	Prepayments and accrued income	1,133	900	
		12,645	17,869	
(5)	Liabilities: falling due within one year	2025	2024	
		£	£	
	Renewal projects	0	0	
	Accruals for utility and other costs	1,805	1,838	
	Other creditors	0	1,526	
		1,805	3,364	
(6)	Summary of Assets by Fund	Unrestricted	Restricted	Total
		Funds	Funds	2025
	(Note)	£	£	£
	Investments (3)	298,802	0	298,802
	Current Assets	49,907	0	49,907
	Liabilities: falling due v (5)	(1,805)	0	(1,805)
	Total Net Assets	346,904	0	346,904

Parochial Church Council of St.Lukes with Holy Trinity, Charlton
Statement of Financial Activities
For the year ended 31 December 2025
NOTES TO THE FINANCIAL STATEMENTS (continued)

(7) Summary of Fund Movements	Balances	Income	Expenditure	Investment	Fund	Balances
	01 Jan 25			Gains	Transfers	31 Dec 25
	£	£	£	£	£	£
Unrestricted funds:						
General funds	323,172	120,250	(129,735)	(7,784)	7,027	312,930
Designated fund	11,616	10,000	-	-	-	21,616
Restricted funds:						
Restoration, repairs & m.	-			-		-
Friends of St. Luke's	4,354	-	-	-	(78)	4,276
Mission Action Plan funds						
Discipleship	1,961			-	(1,128)	833
Connection	300			-	(300)	-
Listening Project / All Ages	-				542	542
Music at St. Richard's	6,970			-	(6,970)	-
Music fund	5,104			-	(779)	4,325
Mixed Ecology Grant	-			-	913	913
St. Richard's garden	696			-	300	996
St. Richard's Fresh Expressions	-			-	222	222
Joe Lee Memorial	-			-	250	250
Balance Sheet funds	354,173	130,250	(129,735)	(7,784)	(0)	346,904

(7a) Restoration, Repairs & Maintenance fund

The transfer of £7,027 includes payments made from specific restricted funds, having been paid in the first instance from general funds.

Staff Costs

(8a) Providers of services to the PCC

During the year the PCC paid for part-time cleaning and management accounting services plus additional music and caretaking services when required. £27,736

(8b) PCC employees

	<u>2025</u>	<u>2024</u>	
Gross salaries	£27,736	£18,833	net of reimbursement from St. Thomas's
Employer's National Insurance	£173	£0	
Average no. of employees	3	3	

The PCC employed a Worship Music Leader at St Richard's, and an administrator and church centre caretaker (all part-time). No deductions are made for pension costs. There were no employee benefits to trustees or key management personnel in the previous or current years.

(9) Related Party Transactions

none

(9a) Payments to PCC members

No other personal payments or expenses were paid to any other PCC member, persons closely connected to them or related parties (2024: £530.00).

(9b) Donations received

The total of all donations made to the PCC by related parties, trustees included, was £7,730 (2024: £7,520).

Supplement
St Richard's Church Centre
Unrestricted Funds

	2025	2024
	£	£
Voluntary income		
Regular giving	5,703	4,800
Activities for generating funds		
Events, sales	0	298
Hire charges, fees	16,475	4,503
Income from church activities		
Community space, MAP activities etc.	6,388	14,613
Insurance claim/other	0	0
TOTAL INCOME	28,566	24,214
Expenditure on church activities		
Mission costs	5,517	4,066
Church Centre costs:		
Caretaker costs	4,315	3,856
Cleaner costs	1,650	1,575
Utility costs : Water	399	242
Utility costs : Electricity	553	803
Utility costs : Gas	1,657	1,656
Insurance	1,289	1,258
Running and maintenance	12,724	3,675
Major repairs & redecoration	0	3,524
Expenditure on raising funds	1,000	275
TOTAL EXPENDITURE	29,105	20,930
NET INCOME/(EXPENDITURE)	(539)	3,284

Restricted funds:	Balances	Income	Expenditure	Balances
	01 Jan 25			31 Dec 25
	£	£	£	£
MAP Discipleship	1,006		(173)	833
Music at St. Richard's	6,970		(6,970)	0
St. Richard's garden	696		300	996
	8,672	-	(6,843)	1,829

There is no requirement for this page to be independently examined.

This page is prepared solely for the purposes of the church & is not a required part of the accounts.