

CHARITY NUMBER:

1128304

**THE PAROCHIAL CHURCH COUNCIL
OF ST LUKE'S, CRANHAM PARK**

**ANNUAL REPORT AND
FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31 DECEMBER 2025

Parish of St. Luke Cranham Park
CHAIR OF TRUSTEES REPORT Jan-Dec 2025
for presentation at 2026 Annual Parochial Church Meeting (APCM)

INTRODUCTION

This report follows the first full year as Vicar and Chair of Trustees here at St Luke's Cranham and it has been my joy and privilege to step into this role. The life of the parish is varied and full in many ways and we have sought to reflect on the key things that God is calling us to as a church going forward and to establish a firm foundation for future growth. Along with the Parochial Church Council (PCC), I set 3 areas that I believed need priority of attention in my first year. Firstly to build relationships, first and foremost to build family, friendship and fellowship across our congregations and teams. Secondly to build communication, exploring opportunities to better connect and understand our shared mission and purpose as one parish and body of Christ, in order to reach our wider community. Thirdly to build our finances, putting together a secure plan to allow us to invest in future ministry and strategic investment. We have seen great progress in all three of these areas over the last year, seeing a growing sense of unity and shared values across our congregations through shared events and services, implementing ChurchSuite to provide better database management that supports clearer communication and the new monthly parish newsletter, and we have also made some key decisions to improve the income streams available to the church along with encouraging giving to be reviewed on a regular basis.

The building and maintenance team have done a great job along with the wardens and our new church manager to review the different buildings and items of maintenance in need of attention. We have put in place a rolling 3 year plan for the overall estate in order to be more proactive in keeping the buildings in good order. 226 Moor Lane has been let out commercially providing a new source of income after a partial renovation to bring it up to current standards.

As we steward the resources that God has given us we trust he will continue to provide for his mission here in Cranham and enable us to reach more of our community with the Good News of Jesus. We look to the future full of hope and expectation for the new things he will bring.

The PCC has maintenance responsibility for the St. Luke's Church Building and centre on Front Lane, the Moor Lane Church Building and two houses for pastoral use: 72 Marlborough Gardens and 226 Moor Lane.

PCC MEMBERSHIP (as of APCM April 2025)

Members of the PCC, in accordance with church representation rules, are elected by the Annual Parochial Church Meeting (APCM) or are ex-officio or co-opted members. All PCC members must complete a DBS check and Diocese Safeguarding Training. The following served as members of the PCC from the Annual Parochial Church Meeting (APCM) April 2024:

Chair – Rev'd James Rigby
Lay Chair – Chikezie Apakama

Clergy: Rev'd Ken Perkins – Associate Minister SSM with responsibility for Moor Lane (ex officio voting member); and, Rev'd Phil Wright – licensed as NHS trust chaplain with PTO in our parish

Local Licensed Minister (LLM): Christine Rose

Elected Members: (voting members of PCC) John Baker, Trevor Bright, Bob Edwards, Kim Elwell-Sutton, Lauren Hart, Christine Jee, Joel Newall and John Slocombe.

Elected Church Wardens (voting members of PCC): Chikezie Apakama & Paul Rose

Treasurer: Stuart Beck (ex officio voting member)

Deanery Synod Representatives: Sharon Cottrell and Paul Rose

Moor Lane Church Lay Chair – Christine Chew (co-opted voting member)

Non-Voting members (salaried employees are not permitted to be Trustees)

Tom Lambert – Director Kingdom Overflow

Miles Picknell – CAP Centre Manager to 30 April 2025

Mark Rider – CAP Centre Manager from 22 October 2025

Chris Cozier – Children's Pastor to 18 April 2025

Deladem Fudzi – Children's Pastor from 1 September 2025

COMMITTEES

The PCC operates through a few committees which meet between full meetings of the PCC:

Standing Committee

Has the power to transact the business of the PCC between meetings subject to any directions given by the PCC.

Finance Committee

Meets about nine times a year and oversees the financial work of St Luke's by monitoring income and expenditure, budgeting and co-ordinating the annual review of planned giving. Has the power to authorise individual items of expenditure up to £500.

Moor Lane Congregation Committee

In early 2010, an elected council from the Moor Lane congregation was duly created as a sub-committee of the PCC consisting of a Chair, Lay Chair and up to four other members. The Chair being an Associate Minister of the Parish. The Lay Chair is accepted as a co-opted voting member of the full Parish PCC.

Buildings Maintenance Team

Guides, directs, and helps execute plans for repair and decorative improvement works to our various properties.

Kingdom Overflow Management Committee

This became an official sub-committee of the PCC during 2025. It has oversight and governance of the Kingdom Overflow activities including the schools' well-being projects and its staff. Since its incorporation as a sub-committee of PCC, the KO Management Committee has met three times.

The PCC thanks all those who have served the church on these committees throughout the year.

ELECTORAL ROLL

At the April 2025 APCM, the total Electoral roll number was 187 of which 86 are Resident in the Parish and 101 are Non-Resident. It should be noted that the Parish covers a relatively small geographical area, and, whilst a number live technically outside of the parish boundary, most church members reside in the Upminster area.

REVIEW OF THE YEAR

PCC

PCC met six times during the calendar year of 2025. The Standing Committee (SC) met twice. All PCC/SC meetings considered financial reports from the Treasurer/Finance Committee.

Other committees

Other committees met according to their work requirements and reported their minutes and recommendations to the PCC.

FINANCE

We have much to be thankful to God for in relation to His provision and the generosity of our congregations in 2025. After some agreed year-end adjustments and transfers were applied, the 'charity accounting' in-year excess of expenditure over income amounted to £23,117. However, the more straightforward 1 January to 31 December 2025 management finance report shows an in-year deficit of only £3,625.80 (in the original budget for 2025, it was envisaged that this would be £12,845). This deficit was due, predominantly, to an uplift in staffing costs consequent to the employment of a full-time Children's Pastor, sponsorship registration fees and increases in employers' statutory pension and National Insurance contributions as well as some significant capital and maintenance programme works, such as: the refurbishment and repair of the lift at St Luke's; the purchase of tv monitors for the foyer and chancel rooms; and extensive refurbishment and redecoration work at one of the church's properties prior to it being rented out; and, the replacement of very old administrative computer equipment and monitors.

Largely due to a sizeable legacy (details of which are given later in this report), most of which was received in 2024, there was an excess of income over expenditure of £30,618 at the end of that year. So, there was sufficient in the General Fund to meet the total cost of the aforementioned capital and maintenance works that were deemed necessary by the PCC.

In relation to the deficit at the end of 2025, it should be noted that:

- General Giving was about £1,000 above the budget figure set at the beginning of the year. However, a further legacy sum of around £10,000 designated for the work with children and young people was received right at the end of December 2025;
- Providentially, lettings income received in 2025 quadrupled in terms of the budget figure set originally (£10,000) due to being able to provide temporary premises for Storybook Nursery for almost four months following the fire at their premises in Front Lane;

- The PCC was able to meet its commitment to the Diocese of Chelmsford to gradually increase its parish share contribution to £85,000 (£5,000 more than its payment in 2024). Consequent to the financial boost of £30,000 thanks to the lettings income received from the insurers of Storybook Nursery, PCC also agreed to, in turn, bless the Diocese with a one-off gift of a further £5,000 Parish Share payment from the insurance money received.

OTHER ISSUES OF NOTE

Reserves Policy (Contingency Fund)

It is the policy of the PCC of St Luke Cranham Park to hold sufficient reserves to cover the equivalent of one month's general running costs as well as three months' salary costs of its employees. In November 2018 PCC agreed that this should be increased from £10,000 to £12,000 and reviewed and increased each year. This earmarked fund reached a total of £15,000 and has now been invested in equities through the CCLA CBF Investment Fund. In early 2025, the PCC resolved to increase the Contingency Fund by £10,000. As at 31 December 2025, the Contingency Fund investment was valued at £29,152, although this figure can fluctuate both up and down on a daily basis.

Legacy

In late December 2023, the PCC was given an initial payment of £70,000 as a beneficiary of the estate of a former member of the congregation who passed away in 2022. A further instalment of £32,500 was received in 2024 and a final payment was made early 2025. In 2024, some of the legacy was used to repair the steeple clock and to undertake some urgent maintenance issues in both church buildings and in some of the other properties owned by the PCC. In 2025 the legacy money was used, predominantly, to replace the lift serving the St Luke's building.

There are a wide range of groups and ministries active in the parish which can be looked at in more detail on our website, but the ministries mentioned above, hopefully, give a flavour of the wide scope of pastoral ministries that the church undertakes for church members and to support the local community.

The Charity trustees have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Charity Commission.

Rev'd James Rigby
Chair of PCC

Annual Report and Accounts of the PCC St. Luke's, Cranham Park

for the Year Ended 31 December 2025

Independent examiner's report to the PCC of St. Luke's, Cranham Park

I report on the accounts of the PCC for the year ended 31 December 2025, which are set out on the attached pages.

Respective responsibilities of the PCC and the examiner

The charity's trustees are responsible for the preparation of the accounts.
The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an Independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- Follow procedures laid down in the general directions given by the Charity Commission Section 145(5)(b) of the Charities Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiners 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 with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full 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 records in accordance with section 130 of the Charities Act; and
 - to prepare accounts, which accord with the accounting records and comply with the accounting requirements of the Charities 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.



Edward C. Parker F.C.C.A.
Connah Goldsworthy
Chartered Certified Accountants

First Floor East Suite
Cottis House
Locks Hill
Rochford
SS4 1BB

Dated this 23rd day of March 2026

Parochial Church Council of St. Luke, Cranham Park

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31st December 2025

	Note	Unrestricted General £	Unrestricted Designated £	Restricted Funds	TOTAL FUNDS	
					2025 £	2024 £
INCOMING RESOURCES						
<i>Donations, legacies and similar resources</i>	2a	273,131	-	583	273,714	316,942
<i>Incoming resources from operating activities in furtherance of the church's objectives</i>	2b	43,375	490	-	43,865	15,490
<i>Income from investments</i>	2c	7,814	-	-	7,814	7,177
<i>Other income</i>	2d	12,000	-	-	12,000	-
TOTAL INCOMING RESOURCES		336,320	490	583	337,393	339,609
RESOURCES EXPENDED						
<i>Charitable expenditure:</i>						
<i>Grants</i>	3a	11,508	-	180	11,688	16,807
<i>Activities directly relating to the work of the church</i>	3b	319,975	1,519	3,342	324,836	276,808
<i>Church management & administration</i>	3c	19,039	3,864	-	22,903	15,415
<i>Governance costs</i>	3d	900	-	-	900	900
TOTAL RESOURCES EXPENDED		351,422	5,383	3,522	360,327	309,930
NET INCOMING / (OUTGOING) RESOURCES BEFORE INVESTMENT GAINS/(LOSSES)		(15,102)	(4,893)	(2,939)	(22,934)	29,679
Net gains/(losses) on investments	6	-	(183)	-	(183)	939
NET INCOMING / (OUTGOING) RESOURCES		(15,102)	(5,076)	(2,939)	(23,117)	30,618
Transfer between funds	10	(21,247)	21,247	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	5	-	-	-	-	-
NET MOVEMENT IN FUNDS		(36,349)	16,171	(2,939)	(23,117)	30,618
TOTAL FUNDS BROUGHT FORWARD		159,532	2,184,020	16,849	2,360,401	2,329,783
TOTAL FUNDS CARRIED FORWARD	10	123,183	2,200,191	13,910	2,337,284	2,360,401

Parochial Church Council of St. Luke, Cranham Park

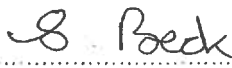
BALANCE SHEET AT 31 DECEMBER 2025

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible Fixed Assets	5	2,144,391	2,144,162
Investments	6	29,152	19,335
		<u>2,173,543</u>	<u>2,163,497</u>
CURRENT ASSETS			
Debtors	8	13,612	3,723
Cash at bank and in hand		157,632	210,494
		<u>171,244</u>	<u>214,217</u>
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
	9	7,503	17,313
NET CURRENT ASSETS			
		163,741	196,904
TOTAL NET ASSETS			
	7	<u>2,337,284</u>	<u>2,360,401</u>
FUNDS OF THE CHARITY			
Unrestricted	10	2,323,374	2,343,552
Restricted	10	13,910	16,849
		<u>2,337,284</u>	<u>2,360,401</u>

Approved by the Parochial Church Council on 23 March 2026 and signed on its behalf by:

Churchwarden.....

Mr C Apakama

Treasurer.....

Mr S Beck

1 ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared under the Historical Cost convention except for Freehold Property, which has been shown at open market value. The accounts have been prepared in accordance with the Church Accounting Regulations 2006, the Statement of Recommended Practice: Accounting and Reporting for Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS 102), and with the Charities Act 2022.

The charity constitutes a public benefit entity as defined by FRS 102.

Going Concern

Having taken all factors into account, the trustees are of the opinion that the charity has sufficient resources and it is therefore appropriate to prepare the financial statements on a going concern basis.

Fixed AssetsTangible fixed assets

Depreciation on office and audio equipment is provided on a straight line basis over 4 years. Individual items with a value less than £1,000 are written off when acquired. No depreciation has been provided on the piano on the basis that there has been no diminution in value.

Consecrated property is excluded from the accounts in accordance with s.10(2) (a) and (c) of the Charities Act 2022.

Investments

Fixed asset investments in quoted shares and similar investments are valued initially and cost and subsequently at fair value at the year end.

FundsUnrestricted

Unrestricted funds represent funds which are not subject to any restrictions regarding their use and are available for application for general purposes as approved by the PCC.

Restricted

Restricted funds represent funds where expenditure is restricted to use for the purpose to which they were intended by the original donors.

Incoming ResourcesRecognition of incoming resources

Collections, covenanted giving and donations are accounted for only when received except in specific cases where it is certain that income will be received in the future.

Grants and legacies are accounted for as soon as the PCC is notified of legal entitlement of the amount due.

Government grants are recognised based on the accrual model and are recognised in income over the period to which the related costs are recognised.

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA during the same period as the gift to which they relate.

Other Income

Rental income arising from the letting of church property is recognised when the rental falls due.

Investment Income

Interest is accounted for when receivable.

Expenditure and liabilitiesLiability recognition

Liabilities are recognised as soon as there is a constructive or legal obligation committing the charity to pay out resources.

Governance costs

Governance costs include the costs of preparation and examination of statutory accounts.

2 INCOMING RESOURCES

	Unrestricted Funds General	Designated	Restricted Funds	TOTAL 2025	Total 2024
	£	£	£	£	£
2a <i>Donations, legacies and similar resources</i>					
Planned giving and free will offerings	215,662	-	-	215,662	226,097
Gift Aid	40,486	-	-	40,486	43,338
Legacies & other donations	16,983	-	583	17,566	47,507
	273,131	-	583	273,714	316,942
2b <i>Incoming resources from operating activities in furtherance of the church's objectives</i>					
Lettings (net)	40,821	-	-	40,821	9,710
Weddings & Funerals	640	-	-	640	677
Youth & Childrens Work	459	490	-	949	5,103
Events	1,455	-	-	1,455	-
	43,375	490	-	43,865	15,490
2c <i>Income from Investments</i>					
Interest income	7,814	-	-	7,814	7,177
2d <i>Other income</i>					
Rental income	12,000	-	-	12,000	-
	12,000	-	-	12,000	-
TOTAL INCOMING RESOURCES	336,320	490	583	337,393	339,609

Parochial Church Council of St Luke, Cranham Park

Notes to the Financial Statements for the Year Ended 31st December 2025

3	RESOURCES USED	Unrestricted Funds		Restricted Funds	TOTAL	Total
		General	Designated	Funds	2025	2024
		£	£	£	£	£
3a	<i>Grants payable</i>					
	Home missions	3,633	-	-	3,633	8,000
	Overseas missions	7,875	-	-	7,875	7,875
	Other	-	-	180	180	932
		11,508	-	180	11,688	16,807
3b	<i>Activities directly relating to the work of the Church</i>					
	Ministry: Diocesan Quota	90,000	-	-	90,000	80,000
	Evangelism	300	-	-	300	-
	Lay expenses	935	-	-	935	432
	Church & housing running expenses	5,208	-	-	5,208	2,160
	Church & housing maintenance	98,729	-	-	98,729	79,914
	Staff salaries	85,173	-	-	85,173	91,857
	Staff training & expenses	15,128	-	-	15,128	4,393
	Alpha	1,624	-	-	1,624	-
	Youth ministry and Children's work	21,108	1,519	3,342	25,969	16,875
	Events	1,770	-	-	1,770	1,177
		319,975	1,519	3,342	324,836	276,808
3c	<i>Church management & administration</i>					
	Professional fees	840	-	-	840	840
	Printing & Stationery	16,047	-	-	16,047	10,488
	Sundry expenses	2,152	-	-	2,152	1,247
	Depreciation	-	3,864	-	3,864	2,840
		19,039	3,864	-	22,903	15,415
3d	<i>Governance costs</i>					
	Independent Examiner	900	-	-	900	900
		900	-	-	900	900
	TOTAL RESOURCES USED	351,422	5,383	3,522	360,327	309,930
4	STAFF COSTS	£	£	£	£	£
	Wages & salaries	75,771	-	-	75,771	78,005
	Social Security costs	315	-	-	315	22
	Pension costs	9,087	-	-	9,087	13,830
		85,173	-	-	85,173	91,857

During the year there were no employees who earned £60,000 p.a. or more.

5 **FIXED ASSETS**

Tangible Fixed Assets

	Freehold Buildings	Piano	Fixtures & Fittings	Total
COST/VALUATION	£	£	£	£
At 1st January 2025	2,135,320	6,000	97,676	2,238,996
Additions	-	-	4,093	4,093
Revaluation	-	-	-	-
At 31st December 2025	2,135,320	6,000	101,769	2,243,089
DEPRECIATION				
At 1st January 2025	-	-	94,834	94,834
Charge for the year	-	-	3,864	3,864
At 31st December 2025	-	-	98,698	98,698
NET BOOK VALUE				
At 31st December 2025	2,135,320	6,000	3,071	2,144,391
At 1st January 2025	2,135,320	6,000	2,842	2,144,162
Cost/valuation is represented as follows:	£	£	£	£
Cost	260,320	6,000	101,769	368,089
Valuation 2011	795,000	-	-	795,000
Valuation 2021	425,000	-	-	425,000
Valuation 2022	655,000	-	-	655,000
TOTAL At 31st December 2025	2,135,320	6,000	101,769	2,243,089

The Freehold Buildings comprise property at 226 Moor Lane, 72 Marlborough Gardens and St. Luke's Centre. The latest values are based on valuation reports by Morgan Sloane, Chartered Surveyors produced in December 2021 and by TMA Chartered Surveyors in October 2022.

No depreciation has been provided on the piano or in respect of freehold properties. Repair and maintenance costs are written off as incurred.

6	INVESTMENTS	Unrestricted Funds	Restricted Funds	Total Funds	
				2025	2024
	Other investments	£	£	£	£
	At 1st January 2025	19,335	-	19,335	18,396
	Additions	10,000	-	10,000	-
	Revaluations	(183)	-	(183)	939
	At 31st December 2025	29,152	-	29,152	19,335
7	ANALYSIS OF NET ASSETS BY FUND	Unrestricted Funds	Restricted Funds	Total Funds	
				2025	2024
		£	£	£	£
	Fixed Assets	2,173,543	-	2,173,543	2,163,497
	Current Assets	157,334	13,910	171,244	214,217
	Current Liabilities	(7,503)	-	(7,503)	(17,313)
		2,323,374	13,910	2,337,284	2,360,401
8	DEBTORS	Unrestricted Funds	Restricted Funds	Total Funds	
				2025	2024
		£	£	£	£
	Income tax recoverable	13,612	-	13,612	3,723
		13,612	-	13,612	3,723
9	CREDITORS:AMOUNTS FALLING DUE WITHIN ONE YEAR	Unrestricted Funds	Restricted Funds	Total Funds	
				2025	2024
		£	£	£	£
	Other taxes & social security costs	1,425	-	1,425	918
	Accruals & deferred income	6,078	-	6,078	16,395
		7,503	-	7,503	17,313
10	FUND DETAILS	Balance 1st Jan 2025	Movement in the year	Transfer between funds	Balance 31st Dec 2025
		£	£	£	£
	Unrestricted funds:				
	General Fund	159,532	(15,102)	(21,247)	123,183
	Maintenance Reserve Fund	11,828	-	8,000	19,828
	Fixed Asset Fund	2,144,162	(3,864)	4,094	2,144,392
	Youth Fund	1,029	(1,029)	-	-
	The Well Fund	847	-	(847)	-
	CAP Fund	6,819	-	-	6,819
	Contingency Reserve	19,335	(183)	10,000	29,152
		2,343,552	(20,178)	-	2,323,374
	Restricted funds:				
	Discretionary Fund	2,597	(100)	-	2,497
	Overflow Wellbeing Programmes Fund	8,831	(750)	-	8,081
	Youth Summer Events Fund	4,508	(2,329)	-	2,179
	Women's Ministry	-	240	-	240
	St. Luke's Pop In Fund	39	-	-	39
	Moor Lane Pop In Fund	222	-	-	222
	Moor Lane Children's Work Fund	121	-	-	121
	Children's Ministry Fund (previously Tuesday Pathfinders)	531	-	-	531
		16,849	(2,939)	-	13,910
	TOTAL FUNDS	2,360,401	(23,117)	-	2,337,284