



**Annual Report
of the
Parochial Church Council of St Cuthbert North Wembley
Charity Number 1132919**

For the year ending 31st December 2025

Vicar:
The Reverend Trevor Goddard

Treasurer:
Mandy Patel

Administrator:
Tina Last

Church Wardens:
Peter Lee and Tyrone De Silva

The Vicarage
214 Carlton Avenue West
North Wembley HA0 3QY

Book keeping and Management of Accounts
Kevin and Matthew Ogilvy

Bankers

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Vicars Report for St Cuthbert's church APCM 2026

A Reflection on the Year and Our Future

Over the past year, we have had much to reflect on and to give thanks for as a church community. Our annual report highlights the many ways in which the life of St Cuthbert's has continued to grow, not only in activity but in but in the depths of spirituality. It is clear that behind every ministry, every act of service, and every gathering, there is a shared commitment to being a welcoming and faithful community experiencing and sharing the love of Jesus Christ.

Last year, we spent time reflecting on what it truly means for St Cuthbert's to be a place of welcome. We recognised that being a welcoming church is not simply about opening our doors, but about opening our hearts. It is about creating a space where people feel seen, valued, and safe to explore faith at their own pace. This sense of community is not an optional extra; it is central to how we share the gospel. When people encounter genuine warmth, kindness, and acceptance, they begin to glimpse something of God's love in action.

As we move into this year, we are called to build on that foundation by thinking carefully about how we present the gospel in our everyday interactions. Not everyone who comes through our doors is ready for bold or direct expressions of faith, but all are open to being listened to, cared for, and journeyed with. This is what we might call a "gentle" or "soft" sharing of the gospel, not neglected, but expressed through presence, patience, and compassion.

We are invited to be people who take time to listen deeply, to sit with others in their questions and struggles, and to encourage them as they reflect on faith and life. In doing so, we embody something of Christ's own ministry: meeting people where they are and walking alongside them. Faith then becomes not just something we speak about, but something we live out daily in our relationships.

This is a calling for all of us, not just in organised church activities but in our everyday lives. Each conversation, each act of kindness, each moment of encouragement becomes an opportunity to share something of the truth of God. We are bearers of the message that God is present with us not distant or removed, but active and loving in every part of our lives.

As a congregation, may we be encouraged by this truth: that God is with us, and that each one of us matters deeply to Him and to His Church. We are not insignificant; we are part of His ongoing work in the world. Through simple acts of care, supportive words, and authentic relationships, we truly do bring light into the lives of others.

Let us continue to be a community that reflects God's love in both word and action, trusting that even the smallest gestures can have a lasting impact. As we go forward together, may we do so with confidence, compassion, and a renewed sense of purpose in sharing the good news of God's love with each other and all we meet.

Rev Trevor Goddard
Vicar

Church Warden's Report

As Church Wardens of St Cuthbert's Parish, we serve as stewards and representatives of the church community, helping to care for the resources entrusted to us: our buildings, finances, and people. Over the past year, the congregation, clergy, and volunteers have continued to uphold the mission and values of St Cuthbert's with faithfulness and generosity. This report highlights some of the key work undertaken during the year in maintaining our buildings, supporting parish life, and enabling the mission of the church.

In September, we welcomed the Revd Sophie Schuil-Brewer, Area Dean of Brent, for our Triennial Parish Visitation. This important visit helps ensure that the parish is operating in a legal, safe, and secure way in relation to its ministry, mission, and administration. It was a constructive and helpful occasion during which parish life was discussed, the registers were examined, and matters concerning the church building, policies, finances, training, and safeguarding were reviewed. We were grateful for her encouragement, advice, and support.

Significant attention has also been given this year to the care of our buildings, particularly in relation to the church roof and internal decoration. After a particularly wet winter, some moisture ingress became apparent, most notably affecting the paintwork on several of the interior pillars. In response, a drone survey of both the main church roof and the church hall roof was carried out. This identified a number of areas requiring repair, and several small sections of the main copper roof were patched as a temporary measure. Although these repairs are not permanent, they have helped to stabilise the situation and allow the next stage of restoration work to begin, including attention to the damaged pillars and paintwork.

Alongside these larger matters, a range of day-to-day maintenance and improvement works have been undertaken throughout the year. These include ongoing care of the church building and grounds, including gardening and general upkeep, as well as our annual church clean-up day in August. Portable appliance testing was completed, and new fire extinguishers were installed to help ensure continued safety. We have also invested in some practical improvements to support worship and hospitality, including a new large flat-screen television, together with new kitchen equipment and crockery. In addition, the church website has been re-launched and modernised, and regular updates continue to be shared through our social media channels on Instagram and Facebook, helping us to communicate more effectively with the congregation and wider community.

St Cuthbert's has continued to enjoy a full and active parish life over the past year, and we have been blessed by many events and opportunities to serve the wider community. Among these was a VE Day commemoration event in May, which was warmly appreciated, as well as the continuing ministry of our much-valued Memory Café, which this year celebrated its tenth anniversary. We were also pleased to see the establishment of a new Alpha course, the first for a number of years, providing an opportunity for exploration of the Christian faith and fellowship. Other highlights included a visit to St Paul's Cathedral for a tour focusing on Black history, and an inspiring service led by Archdeacon Catherine.

In November, we were delighted to host a joint Confirmation Service at which four candidates were confirmed. The service was led by Bishop Lusa, Bishop of Willesden, and was a joyful and encouraging occasion for the parish. We were especially appreciative of his presence among us, not only in leading the service but also in spending time with members of the congregation afterwards. His warmth and generosity were greatly valued.

We give thanks to God for His faithfulness and provision throughout the past year. We continue to pray for St Cuthbert's: for its people, its buildings, and its witness, that together we may continue to shine the light of God's love in our community and beyond.

Peter Lee & Tyrone De Silva
Church Wardens

Gardening Club



The Gardening Club had a very busy year in 2025. We started the year by laying special matting on the grass area in front of the vicarage to allow more Memory Café clients to park on site. The grass grew over very quickly disguising the matting underneath.

In February, Steve Last built a container using old pallets. The first job the gardening group had was choosing some plants for the container at Harrow Garden Centre where we enjoyed a cuppa (and cake). By June, the container plants were in full bloom attracting bees and wildlife. We are all very proud of this. General maintenance has continued throughout the year. My thanks to the team, Susan & David, David Loder, Pat and Steve. ***Tina Last, Gardening Club Member***

Memory Café Report—Celebrating 10 years

For those that wish to attend, the day starts with a communion service. A very special way to start the day. Memory Café continues to develop and thrive. There is always a warm welcome and plenty of chat!

We have introduced a game called Boccia, a form of indoor bowls. This is quite competitive and provides a lot of fun.

In May, we held our own VE Day Celebration lunch. The church was filled with red, white and blue bunting, music and laughter. Some members even dressed up in 1940's costume.

A weekly raffle, organised by June, is also very popular and helps to raise month. The 10th anniversary of Memory Café was celebrated during September 2025. There was an abundance of food, live music and dancing. Bishop Lusa attended along with the Deputy Mayor of Brent, Councillor Narinder and his wife.

Unfortunately Francis, who leads the singing, has moved on to develop other projects. He has been with Memory Café for almost 10 years and will be missed. We thank him for the time that he has spent with us. Anna continues to play the piano and the sing along is led by anyone who is brave enough to attempt it!

We give a big thank you to all our volunteers who do an amazing job providing hot drinks, food and a listening ear. Most of all we thank our lovely attendees who brave all weathers and circumstances to make MC so special.

Liz Brookwick, Elders Champion



A Review on the Active Ageing Class at Memory Café 2025

The seated exercises continue to be a popular part of Memory Café with on average 40-50 people joining in. The exercises focus on posture and muscle strengthening. Megan, our Active Ageing Instructor, is also a contributor writer for the quarterly Memory Café magazine giving well being, dietary and daily exercise advice and instruction.

On a couple of occasions, we have played a game of Boccia which is a sports sensory game which can be played seated. As the clients thoroughly enjoyed the game, we plan to buy our own set so that we can run this session on a regular basis.

Saturday Morning Café Report

The Café continues to draw in members of the ballet community on Saturday mornings, and on occasion members of the community. We have also received a number of toys and books to add to the children's corner including jigsaw puzzles. There is always a wonderful atmosphere in church, filled with conversation and laughter. Many of the children have told their parents that they look forward to coming into church more than attending their ballet classes! This outreach to the community would not happen without the dedicated team who run the cafe. My very special thanks go to Bernie, Cathy, Hazel, Joan, June and Susan who give up their time to support St Cuthbert's in this venture.

Tina Last
Church Administrator

Wednesday Bible Study Group

Over the past year, a small but faithful group has gathered each Wednesday at 10:30am in the back room at St Cuthbert's Church for Bible study. Typically, around eight people meet regularly, sharing fellowship over a cup of tea while engaging deeply with God's Word.

As a group, we have journeyed through books of the Bible, using Bible Project materials to help us understand the background and context of various New Testament writings. Alongside this, we have spent time reading Scripture together, reflecting on its meaning, and considering how it speaks into our lives today.

During Lent, we focused on the Synoptic Gospels, Matthew, Mark, and Luke. This was a particularly enriching time, as we encouraged one another to immerse ourselves in the stories of Jesus, exploring His life, ministry, and teachings. There has been something truly special about gathering together to read and reflect on Scripture in this way. As we are reminded, the Bible enriches our lives deeply, and as a group we have experienced this spiritual nourishment firsthand.

In addition, during Lent, Dotun supported this pattern of study by hosting a weekly online group. This proved to be a real blessing for those who took part, offering another opportunity to strengthen faith, fellowship, and our shared relationship with Jesus.

The Wednesday Bible Study Group continues to be a place of encouragement, growth, and community, and we warmly invite others to join us as we continue to explore and be shaped by God's Word together.

Rev Trevor Goddard

St Cuthbert's Church Hall

The hall now has regular bookings every evening, weekends and some mid-week sessions are run in the mornings. As it has been 5 years since the hall was revamped and decorated, we decided that the hall be repainted white and the furniture moved and chairs stacked to create more space. This was down over 2 weeks in the summer. The tables are stored on trolleys for safety reasons and additional secure buckle tie down straps were purchased to keep them in place. The air conditioning/heating system is serviced regularly and some plumbing maintenance in the toilets were needed after a leak. The main doors need replacing which we hope to get done in 2026.

Tina Last, Church Administrator

Tuesday Art Group



The art group is continuing. We have had two six week sessions with Denise, who is a member of Pinner Sketch Club. She has been excellent at injecting enthusiasm and inspiration in the group and we have tried some experimental techniques, which we have found great fun. We have particularly welcomed members from the Memory Café, who have found the therapy that art offers very beneficial and we have very much enjoyed encouraging them and we have all found it great fun.

Denise will be back at a time to be arranged, perhaps later on in the summer. In the meantime, I will continue to lead it. We are hoping for some new members.

We would like to thank everyone who has attended for their enthusiasm and their kind generosity with donations, which have gone a long way towards the funding.

I look forward to us continuing for the foreseeable future. If anyone is interested in joining the group, please see Trevor, or email me at clawton13@btinternet.com or text me on the WhatsApp Group, which is called Art and Soul. ***Christine Lawton***



Brent Deanery Synod

Brent Deanery Synod, now known as Anglicans in Brent is made up of the clergy and elected representatives of the people of each the churches in Brent. The number of representatives from each parish depends on the number of people on the electoral roll. At the moment, St. Cuthbert's has two representatives. There are up to three meetings each year which focus on topics affecting the church and beyond and also conduct any necessary business.

In March 2025 there was an opportunity to revisit the ambition from the Willesden Deanery Roadshow 2024. This was '**For Every Londoner to Encounter the Love of God in Christ.**' Here, Bishop Lusa, Archdeacon Catherine, Director of Ministry Andrew and director of Mission led those present to prayerfully think about their own churches using the Ignatian practice of Examen.

The meeting in October focussed on how we can support members of our communities with acquired brain damage. The speaker was Dr. Laura Boubert from the University of Westminster.

In February of this year Mirjam Ngoy Verhage (Diocesan Discipleship Enabler) shared 'Way of Life' resources which aim to help churches formulate a shared Way of Life in the context of their church community.

Almost all of Deanery Synod meetings are open to all and welcome anyone who is interested. They are usually advertised at the back of the church.

Hazel Bathurst

Electoral Roll - After a full revision of the Electoral Roll in 2025, the **Final Total was 86**, Previous total 97, Numbers removed from Electoral Roll - 46, New Names - 34

Black History Month – 2025

Our Black History Month celebrations this year were spectacular! We kicked off the month with a talk by *Fitzroy Lee*, a criminal lawyer and a member of St Cuthbert's, about the **Maroons**. We learned about their origins, how they fought the British for their independence, and how their lineage can be traced to Ghana and other parts of Africa.



In the second week, we heard from *Dr. Lisa Adjei*, Head of Racial Justice Priority in the London Diocese. She used the eraser as an analogy to explain how Black history was removed from world history and spoke passionately about how to stop this erasure and reclaim history by "removing the eraser."

As part of the activities, *Revd Winnie Kuta-Dankwa* arranged a visit to St Paul's Cathedral, attended by members of our sister church, The Church of the Annunciation. *Dr. James Roberts*, Head of St Paul's Cathedral Institute, led a tour using the Monuments Trail. We were shown various monuments of the British Empire connected to colonialism. Some found aspects of the tour challenging because it revealed atrocities committed during colonial rule. James acknowledged the recognition of these historical wrongs and the efforts being made to address them by introducing more Black history into St Paul's Cathedral. One such effort is the installation of a monument in honour of **Kofoworola Abeni Pratt**, the first Black nurse to train and work in the NHS, originally from Nigeria. It was also a fun day out, as we had free time to explore the cathedral, and some brave souls climbed the stairs to the top of the tower.

For the third Sunday, we had a talk from *Serge Nguete*, a Digital Marketing Expert from our sister church. His theme was "**The Colonisation of French-Speaking Africa.**" Serge's presentation educated us about the partitioning of Africa by European nations, including Britain, France, Belgium, Germany, Portugal, Spain, and Italy. He spoke about how the effects of colonisation continue to impact his home country, Cameroon, and the rest of Africa many years after independence.

We concluded Black History Month with a talk from *Tesse Akpeki*, a Strategist in Leadership Development and a member of the St Cuthbert's family. Her talk, "**The Rainbow Child of God,**" was engaging. Tesse spoke about belonging, wellbeing and identity. Born in London, Tesse was taken to Northern Ireland at the age of four where she grew up in social care. At the age of ten, Tesse was taken to Nigeria but returned to the UK a few years later. The multiple touch points in her life have shaped who she is as a Black British woman.

All in all, Black History Month this year was educational, impactful, insightful, thought-provoking, and fun. We learned a great deal about the British Empire, colonialism, slavery, and how these legacies continue to affect the world today.

By Revd Winnie Kuta-Dankwa



Structure, governance and management

The methods of appointment of PCC members is set out in the Church Representation Rules. At St Cuthberts, the membership of the PCC consists of the incumbent, churchwardens, and members elected by the members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding how the funds of the PCC are to be spent.

The PCC met 7 times during the year with an average attendance of 90%. We have no sub committees.

St Cuthberts Church is at 214 Carlton Avenue West, North Wembley, Middx, HA0 3QY. It is part of the Diocese of London, in the Willesden area. The PCC is a body corporate (PCC Powers Measures 1956, Church Representation Rules 2006) and are registered with the Charity Commission, number 1132919.

PCC members who have served at any time from 1st January 2025 until the date this report was approved are:

Names of the PCC members Ex Officio members:

The Reverend Trevor Goddard (Vicar)
Peter Lee (Churchwarden)
Tyrone De Silva (Churchwarden)

Elected members:

Mandy Patel (Treasurer)
Hazel Bathurst (Deanery Synod Rep)
Christine Lawton (Deanery Synod Rep)
Liz Brookwick (Elder's Champion)
Patrick Alleyne
Martina Murphy
Michael Bruce
Lynn Dube
Slim Lim
David Loder
Avril Nickolson

Joan Alleyne (Safeguarding Officer)
Winnie Kuta-Dankwa (Curate, Self Supporting Minister)

Safeguarding

As the parish safeguarding lead, I am pleased to report that there were no reportable safeguarding incidents in the last year. At St Cuthbert's we continue to take Safeguarding very seriously to ensure that the environment is safe for all. A regular programme exists to ensure that our DBS checking is always up to date.

Finally, I have attended the necessary training courses provided by the Diocese for parish safeguarding leads.

Joan Alleyne
Safeguarding Officer

Treasurer's Report – St Cuthbert's North Wembley Financial Year Ended 31 December 2025

I am pleased to present the Treasurer's Report for the financial year 2025. This year has been one of steady financial management, us continuing to meet our obligations while supporting the mission and ministry of St Cuthbert's.

Income and Giving

Regular giving through standing orders and envelopes remained stable at around £35k, reflecting the continued generosity and commitment of our congregation. Collections at services saw a modest increase of around 21% with a total of just under £3k. Hall hire continued to be a vital source of income, with consistent bookings throughout the year. The consistent use of the hall is a clear indication that of the PCC's wisdom to invest in its refurbishment in keeping with **Proverbs 14:15 (NIV)**: "The simple believe anything, but the prudent give thought to their steps."

Expenditure

Our principal expenditures were the parish share through our Common Fund commitment, utilities, insurance, and building maintenance. Energy costs remain a significant cost to us. Notwithstanding higher expenditure in 2025 compared to the previous year we have been prudent. Overall expenditure went up by only 5%. Thanks go to Reverend Goddard and Tina Last our Administrator for keeping a tight rein on spending and for the consultative approach with the PCC for significant spends. It is with God's grace that we can say that, all financial commitments were met in full.

Year-End Financial Position

The parish's reserves remain at a responsible level.

Year	Closing Balance
2024	£136k
2025	£135k

The 2025 year-end balance represents a small reduction compared to the previous year, demonstrating careful stewardship during a period of rising costs.

Acknowledgements

My thanks go to the PCC, our Church Administrator, and especially to you who contribute financially or through volunteering. Your support ensures that St Cuthbert's can continue its work in North Wembley with confidence and purpose.

Daniel's Den Report for the APCM – St Cuthbert's Church 2025



What a fantastic year it's been for Daniel's Den at St. Cuthbert's! A highlight this year was the successful quiz night hosted at St Cuthbert's Church, with special guest Sean Wallace from 'The Chase'. The evening was well-attended and brought the community together for a fun and uplifting cause. The event raised valuable funds for both Daniel's Den and the Memory Café, strengthening two important local projects that support different generations.

We've run 36 weekly sessions, hosted 2 discos, 3 snipping sessions and enabled so many families to make connections in their local community.



During the year we had 142 unique attendees and 746 attendances. It is such a joy to be able to offer a warm welcome and a safe fun space for babies as young as 2 weeks old, toddlers and their parents and carers to play and make friends. The group is led by Linda and there are a fantastic faithful team of volunteers including Trevor, Anne, Lynn and Gill.

A highlight of every week is the singing music time and Gill brings her violin and props for the songs. Music week is another highlight of the year, and Linda brings along an array of instruments for the children to enjoy.



We really value being able to store our spare equipment and craft resources in the old kitchen and this enables us to run snipping sessions when all the crafts for all our 12 sessions across the borough.

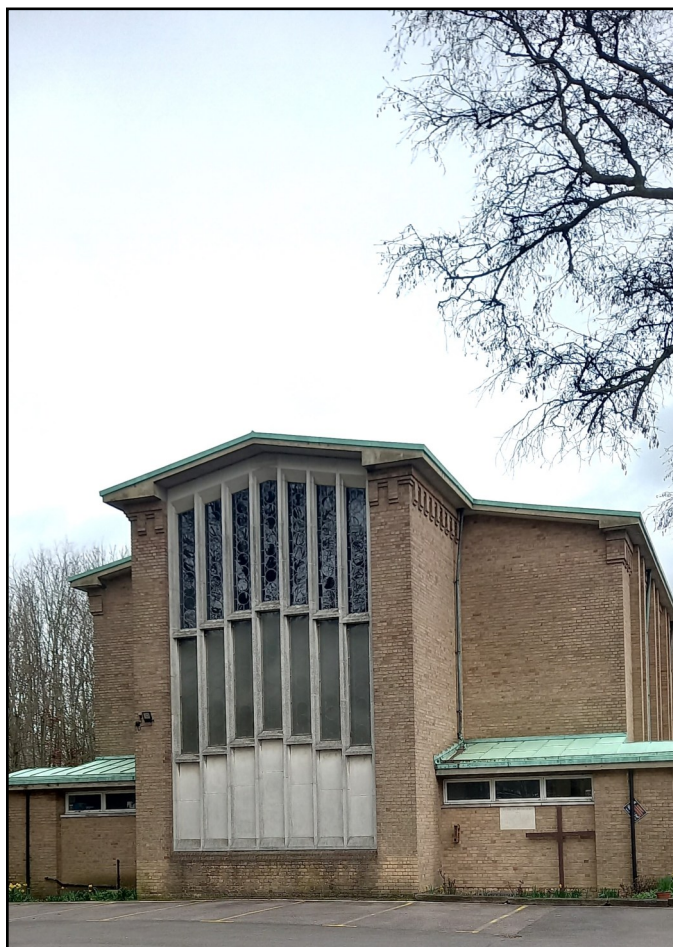
Our annual discos were a big success – so wonderful to see present and former members attending. We love being able to host our nativity play in the church and use the amazing nativity scene as the backdrop.



Trevor invited Jo to celebrate the 10th anniversary of the Memory Café and through this connection we nominated to receive 100 personalised books for our children. The power of connection is wonderful, and we are so grateful to the church for supporting Daniel's Den in so many ways – thank you.

Daniel's Den Team





Our Financial Statements for 1 January—31st December 2025 will be produced as a separate booklet and will also be available on our website:

www.stcuths.org



St Cuthbert's North Wembley
Sofa Separate Designated
For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Receipts					
Donations and legacies	64,588	-	-	64,588	82,444
Income from charitable activities	2,904	-	13,088	15,992	13,926
Other trading activities	39,965	-	-	39,965	38,786
Investments	770	-	-	770	1,557
Other income	0	-	-	0	384
Total income	108,227	-	13,088	121,315	137,096
Payments					
Raising funds	1,158	-	18	1,176	650
Expenditure on charitable activities	106,305	-	15,449	121,754	116,144
Total expenditure	107,463	-	15,467	122,931	116,794
Net income / (expenditure) resources before transfer	764	-	(2,380)	(1,616)	20,303
Transfers:					
Gross transfers between funds - in	-	-	-	-	-
Gross transfers between funds - out	-	-	-	-	-
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	764	-	(2,380)	(1,616)	20,303
Reconciliation of funds					
Total funds brought forward	104,581	9,794	21,928	136,304	116,001
Total funds carried forward	105,345	9,794	19,549	134,688	136,304
Represented by					
Unrestricted					
General fund	105,345	-	-	105,345	104,581
Designated					
Maintenance Fund	-	7,189	-	7,189	7,189
Vicar's Discretionary Fund	-	2,605	-	2,605	2,605
Restricted					
Memory Cafe	-	-	19,549	19,549	21,928

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

St Cuthbert's North Wembley

Balance Sheet detailed

		As at 31/12/2025	As at 31/12/2024
Current assets			
	6501: Bank current account	21,701	34,697
	6505: Bank deposit account	117,533	106,772
	Z05: Accounts Receivable	-	-
	Total Current assets	139,234	141,469
Liabilities			
	6699: Agency collections	(1,090)	(471)
	9901: Loans received	-	-
	Z04: Accounts Payable	5,636	5,636
	Total Liabilities	4,546	5,165
	Net Asset surplus (deficit)	134,688	136,304
Reserves			
	Excess/(deficit) to date	(1,616)	20,303
	Z01: Starting balances	136,304	116,001
	Total Reserves	134,688	136,304

Represented by Funds		
General (Unrestricted)	105,345	104,581
Designated	9,794	9,794
Restricted	19,549	21,928
Total	134,688	136,304

St Cuthbert's North Wembley

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

	General	Designated	Restricted	This year	Total Last year
Receipts					
Donations and legacies					
0101 - Planned Giving - Bank	34,033	-	-	34,033	32,691
0110 - Gift Aid - Envelopes	850	-	-	850	945
0201 - Other planned giving	-	-	-	-	54
0301 - Loose plate collections	2,942	-	-	2,942	2,314
0410 - Giving through church boxes	25	-	-	25	-
0501 - One-off Gift Aid gifts	-	-	-	-	30
0520 - Card Donations	493	-	-	493	115
0550 - Donations appeals etc	11,778	-	-	11,778	8,200
0601 - Tax recoverable on Gift Aid	13,320	-	-	13,320	11,341
0701 - Legacies	-	-	-	-	5,000
08A1 - Non-recurring one-off grants	1,000	-	-	1,000	21,753
0901 - Other funds generated	146	-	-	146	-
Donations and legacies Totals	64,588	-	-	64,588	82,444
Income from charitable activities					
0560 - Donations Saturday Cafe	1,585	-	-	1,585	1,497
1101 - Fees for weddings and funerals	1,319	-	-	1,319	752
1400 - Memory Cafe	-	-	13,088	13,088	11,677
Income from charitable activities Totals	2,904	-	13,088	15,992	13,926
Other trading activities					
0910 - Fund Raising	30	-	-	30	386
1240 - Church hall lettings - fund raising	39,935	-	-	39,935	38,400
Other trading activities Totals	39,965	-	-	39,965	38,786
Investments					
1020 - Bank and building society interest	770	-	-	770	1,557
Investments Totals	770	-	-	770	1,557
Other income					
0915 - Vicarage Costs Reimbursement	-	-	-	-	384
4000 - Unidentified Income	0	-	-	0	-
Other income Totals	0	-	-	0	384
Receipts Grand totals	108,227	-	13,088	121,315	137,096
Payments					
Raising funds					
1701 - Fees paid to fund raisers	65	-	-	65	350
1710 - Costs of applying for grants	-	-	-	-	300

	General	Designated	Restricted	This year	Total Last year
1730 - Costs of fetes & other events	1,093	-	18	1,111	-
Raising funds Totals	1,158	-	18	1,176	650
Expenditure on charitable activities					
1850 - Charity Donations	3,054	-	-	3,054	3,091
1870 - Secular charities	146	-	-	146	-
1910 - Common Fund	44,300	-	-	44,300	42,330
2001 - Assistant staff costs	-	-	-	-	419
2050 - Salary of parish administrator	7,496	-	-	7,496	7,508
2060 - Salaries & Wages: Hall Cleaner	2,464	-	-	2,464	2,218
2070 - Bookkeeping fees	2,500	-	-	2,500	2,500
2080 - Payrol Services	707	-	-	707	323
2101 - Working expenses of incumbent	198	-	-	198	71
2130 - Vicarage expenses	85	-	-	85	339
2170 - Education	30	-	-	30	6
2201 - Parish training and mission	200	-	-	200	225
2301 - Church running - insurance	5,754	-	-	5,754	5,118
2310 - Church office - telephone	1,292	-	-	1,292	1,249
2315 - Church Office Internet	268	-	-	268	483
2320 - Organ / piano tuning	80	-	-	80	160
2330 - Church maintenance	2,338	-	-	2,338	8,386
2331 - Cleaning	98	-	-	98	90
2340 - Upkeep of services	1,143	-	-	1,143	498
2345 - Refreshments	1,690	-	-	1,690	1,495
2350 - Upkeep of church Grounds	2,099	-	-	2,099	1,721
2360 - Administration	3,765	-	-	3,765	1,393
2365 - Adminisration: Printing & Publicity	655	-	-	655	245
2366 - Statutory Fees	1,083	-	-	1,083	384
2367 - Bank Charges	329	-	-	329	371
2401 - Church running - electric	7,375	-	-	7,375	6,134
2410 - Church running - gas	3,826	-	-	3,826	4,618
2420 - Church running - water	1,014	-	-	1,014	915
2520 - Hall running - Waste collection	2,386	-	-	2,386	1,606
2530 - Hall running - electricity	5,674	-	-	5,674	6,254
2560 - Hall running - maintenance	2,420	-	-	2,420	1,391
2580 - Hall running - water	45	-	-	45	451
2601 - Governance costs examination/audit fee	504	-	-	504	498
2701 - Church major repairs - structure	1,284	-	-	1,284	-
3000 - Memory Cafe at Home Exp	-	-	148	148	-
3005 - Memory Cafe at Home Wages	-	-	300	300	-
3015 - Memory Cafe exp: Salaries	-	-	3,230	3,230	4,120
3016 - Memory Cafe exp: Cleaner	-	-	2,366	2,366	2,339
3020 - Memory Cafe exp: Other	-	-	9,406	9,406	6,852
3025 - Memory Cafe exp: Printing	-	-	-	-	123
3026 - Saturday Cafe Expenses	4	-	-	4	220
Expenditure on charitable activities Totals	106,305	-	15,449	121,754	116,144
Payments Grand totals	107,463	-	15,467	122,931	116,794

St Cuthberts Church, North Wembley

Financial Statements for the year ended
31st December 2025

Independent Examiner's report

Accounts for the year ended 31st December 2025

Respective responsibilities of the Trustees and the examiner

The charity's trustees are responsible for the preparation of the accounts and they consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

Examine the accounts under section 145 of the Charities Act
to follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
to state whether particular matters have come to my attention.

Basis of the 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 these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required for 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 material matter has come to my attention which gives me cause to believe that in, any material respect:

Accounting records were not kept in accordance with section 130 of the Charities Act, or the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date: 13th May 2026

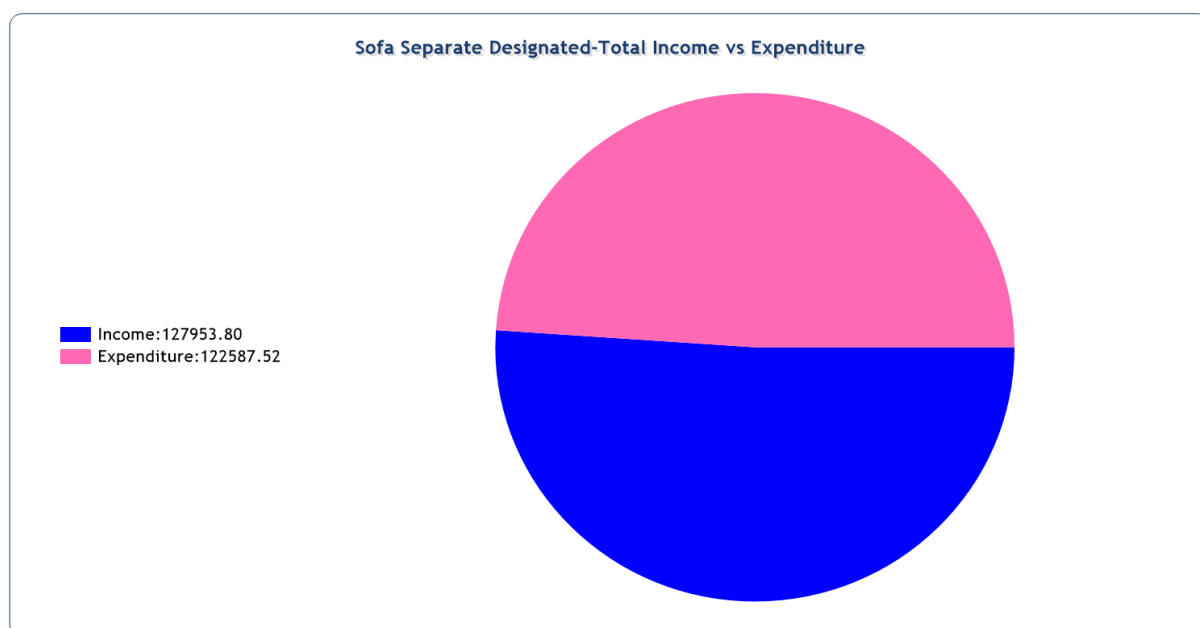
Signed:



Stephen Hendy, Data Developments, The Chubb Building, Fryer Street, Wolverhampton

Statement of Financial Activity

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	70,223.75	-	-	-	70,223.75	82,443.54
Income from charitable activities	3,173.48	-	13,087.67	-	16,261.15	13,925.94
Other trading activities	39,964.60	-	-	-	39,964.60	38,785.75
Investments	1,504.11	-	-	-	1,504.11	1,557.19
Other income	0.19	-	-	-	0.19	384.00
Total income	114,866.13	-	13,087.67	-	127,953.80	137,096.42
Payments						
Raising funds	1,158.45	-	17.99	-	1,176.44	650.00
Expenditure on charitable activities	106,099.56	-	15,311.52	-	121,411.08	116,143.87
Other expenditure	-	-	-	-	-	-
Total expenditure	107,258.01	-	15,329.51	-	122,587.52	116,793.87
Net income / (expenditure) resources before transfer	7,608.12	-	(2,241.84)	-	5,366.28	20,302.55
Transfers						
Transfers between funds - in	-	-	-	-	-	-
Transfers between funds - out	-	-	-	-	-	-
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	7,608.12	-	(2,241.84)	-	5,366.28	20,302.55
Reconciliation of funds						
Total funds brought forward	104,581.24	9,794.01	21,928.37	-	136,303.62	116,001.07
Total funds carried forward	112,189.36	9,794.01	19,686.53	-	141,669.90	136,303.62
Represented by						
Unrestricted						
General fund	112,189.36	-	-	-	112,189.36	104,581.24
Designated						
Maintenance Fund	-	7,189.00	-	-	7,189.00	7,189.00
Vicar's Discretionary Fund	-	2,605.01	-	-	2,605.01	2,605.01
Restricted						
Agency collection	-	-	-	-	-	-
Memory Cafe	-	-	19,686.53	-	19,686.53	21,928.37



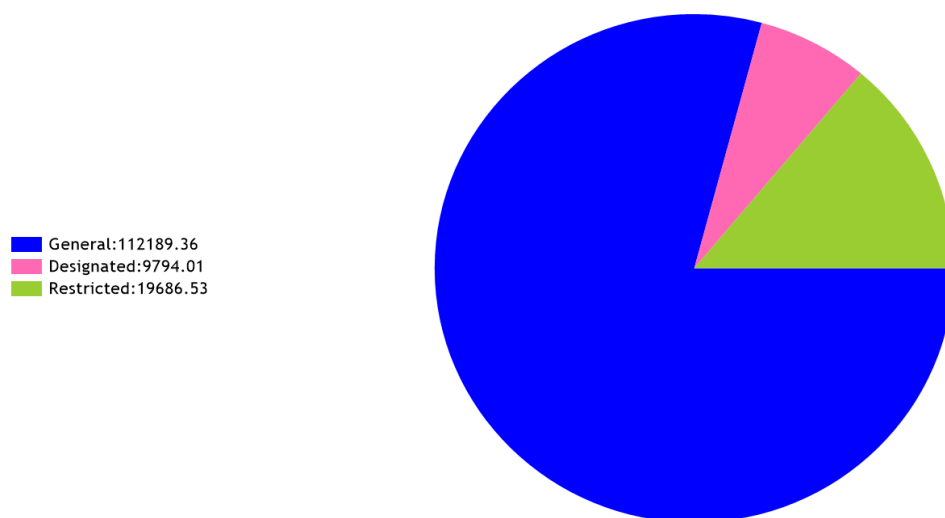
Balance Sheet (Summary)

	As at 31/12/2025	As at 31/12/2024
Current assets		
Cash At Bank And In Hand	140,580.07	141,469.10
	140,580.07	141,469.10
Liabilities		
Creditors: Amounts Falling Due In One Year	(1,089.83)	5,165.48
	(1,089.83)	5,165.48
Net current assets less current liabilities	141,669.90	136,303.62
Total assets less current liabilities	141,669.90	136,303.62
Liabilities		
	-	-
Total net assets less liabilities	141,669.90	136,303.62
Represented by		
Unrestricted		
Unrestricted - General Funds	112,189.36	104,581.24
Designated		
Designated - Maintenance Fund	7,189.00	7,189.00
Designated - Vicar's Descretionary Fund	2,605.01	2,605.01
Restricted		
Restricted - Memory Cafe	19,686.53	21,928.37
Fund Totals	141,669.90	136,303.62

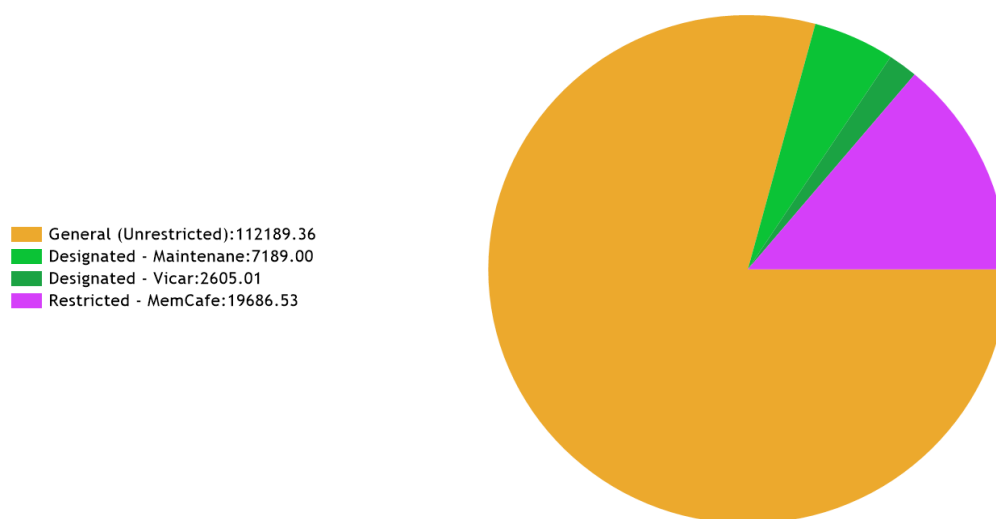
Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Current Asset - Cash At Bank And In Hand						
6501: Bank current account	63,847.27	(55,130.99)	13,596.70	-	22,312.98	34,696.62
6505: Bank deposit account	48,342.09	64,925.00	5,000.00	-	118,267.09	106,772.48
Total	112,189.36	9,794.01	18,596.70	-	140,580.07	141,469.10
Liability - Agency Accounts						
6699: Agency collections	-	-	(1,089.83)	-	(1,089.83)	(470.52)
Total	-	-	(1,089.83)	-	(1,089.83)	(470.52)
Liability - Creditors: Amounts Falling Due In One Year						
Z04: Accounts Payable	-	-	-	-	-	5,636.00
Total	-	-	-	-	-	5,636.00
Net total assets	112,189.36	9,794.01	19,686.53	-	141,669.90	136,303.62
Represented by						
General (Unrestricted)	112,189.36	-	-	-	112,189.36	104,581.24
Designated - Maintenance	-	7,189.00	-	-	7,189.00	7,189.00
Designated - Vicar	-	2,605.01	-	-	2,605.01	2,605.01
Restricted - MemCafe	-	-	19,686.53	-	19,686.53	21,928.37
Total	112,189.36	9,794.01	19,686.53	-	141,669.90	136,303.62

Statement of Assets and Liabilities (by code)-Net total assets



Statement of Assets and Liabilities (by code)- Represente By



Fund movement summary

	Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Maintenane								
Designated		7,189.00	-	-	-	-	-	7,189.00
Sub-totals		7,189.00	-	-	-	-	-	7,189.00
MemCafe								
Restricted		21,928.37	13,087.67	15,329.51	-	-	-	19,686.53
Sub-totals		21,928.37	13,087.67	15,329.51	-	-	-	19,686.53
Vicar								
Designated		2,605.01	-	-	-	-	-	2,605.01
Sub-totals		2,605.01	-	-	-	-	-	2,605.01
General								
Unrestricted		104,581.24	114,866.13	107,258.01	-	-	-	112,189.36
Sub-totals		104,581.24	114,866.13	107,258.01	-	-	-	112,189.36
Totals		136,303.62	127,953.80	122,587.52	-	-	-	141,669.90

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
RECEIPTS						
Donations and legacies						
0101 - Planned Giving - Bank	34,032.69	-	-	-	34,032.69	32,691.30
0110 - Gift Aid - Envelopes	849.87	-	-	-	849.87	945.00
0201 - Other planned giving	-	-	-	-	-	54.00
0301 - Loose plate collections	2,942.33	-	-	-	2,942.33	2,314.47
0410 - Giving through church boxes	25.44	-	-	-	25.44	-
0501 - One-off Gift Aid gifts	-	-	-	-	-	30.00
0520 - Card Donations	492.86	-	-	-	492.86	115.02
0550 - Donations appeals etc	11,778.29	-	-	-	11,778.29	8,200.00
0601 - Tax recoverable on Gift Aid	13,320.09	-	-	-	13,320.09	11,340.75
0701 - Legacies	-	-	-	-	-	5,000.00
08A1 - Non-recurring one-off grants	6,636.00	-	-	-	6,636.00	21,753.00
0901 - Other funds generated	146.18	-	-	-	146.18	-
Donations and legacies Totals	70,223.75	-	-	-	70,223.75	82,443.54
Income from charitable activities						
0560 - Donations Saturday Cafe	1,585.48	-	-	-	1,585.48	1,496.60
1101 - Fees for weddings and funerals	1,588.00	-	-	-	1,588.00	752.00
1400 - Memory Cafe	-	-	13,087.67	-	13,087.67	11,677.34
Income from charitable activities Totals	3,173.48	-	13,087.67	-	16,261.15	13,925.94
Other trading activities						
0910 - Fund Raising	30.00	-	-	-	30.00	386.00
1240 - Church hall lettings - fund raising	39,934.60	-	-	-	39,934.60	38,399.75
Other trading activities Totals	39,964.60	-	-	-	39,964.60	38,785.75
Investments						
1020 - Bank and building society interest	1,504.11	-	-	-	1,504.11	1,557.19
Investments Totals	1,504.11	-	-	-	1,504.11	1,557.19
Other income						
0915 - Vicarage Costs Reimbursement	-	-	-	-	-	384.00
4000 - Unidentified Income	0.19	-	-	-	0.19	-
Other income Totals	0.19	-	-	-	0.19	384.00
Receipts Grand totals	114,866.13	-	13,087.67	-	127,953.80	137,096.42

PAYMENTS**Raising funds**

1701 - Fees paid to fund raisers	65.01 -	-	-	65.01	350.00
1710 - Costs of applying for grants	- -	-	-	-	300.00
1730 - Costs of fetes & other events	1,093.44 -	17.99	-	1,111.43	-
Raising funds Totals	1,158.45 -	17.99	-	1,176.44	650.00

Expenditure on charitable activities

1850 - Charity Donations	3,054.27 -	-	-	3,054.27	3,091.49
1870 - Secular charities	145.50 -	-	-	145.50	-
1910 - Common Fund	44,300.00 -	-	-	44,300.00	42,330.00
2001 - Assistant staff costs	- -	-	-	-	418.50
2050 - Salary of parish administrator	7,495.99 -	-	-	7,495.99	7,507.73
2060 - Salaries & Wages: Hall Cleaner	2,463.65 -	-	-	2,463.65	2,217.82
2070 - Bookkeeping fees	2,500.08 -	-	-	2,500.08	2,500.08
2080 - Payrol Services	707.06 -	-	-	707.06	322.80
2101 - Working expenses of incumbent	198.39 -	-	-	198.39	71.09
2130 - Vicarage expenses	84.83 -	-	-	84.83	339.00
2170 - Education	29.95 -	-	-	29.95	5.58
2201 - Parish training and mission	200.00 -	-	-	200.00	225.00
2301 - Church running - insurance	5,753.65 -	-	-	5,753.65	5,117.86
2310 - Church office - telephone	1,291.58 -	-	-	1,291.58	1,249.07
2315 - Church Office Internet	267.68 -	-	-	267.68	482.84
2320 - Organ / piano tuning	80.00 -	-	-	80.00	160.00
2330 - Church maintenance	2,337.97 -	-	-	2,337.97	8,386.08
2331 - Cleaning	97.53 -	-	-	97.53	90.15
2340 - Upkeep of services	1,143.27 -	-	-	1,143.27	498.48
2345 - Refreshments	1,484.96 -	-	-	1,484.96	1,494.87
2350 - Upkeep of church Grounds	2,099.20 -	-	-	2,099.20	1,720.89
2360 - Administration	3,765.24 -	-	-	3,765.24	1,393.10
2365 - Adminisration: Printing & Publicity	654.59 -	-	-	654.59	245.22
2366 - Statutory Fees	1,083.00 -	-	-	1,083.00	384.00
2367 - Bank Charges	329.14 -	-	-	329.14	371.14
2401 - Church running - electric	7,375.20 -	-	-	7,375.20	6,133.76
2410 - Church running - gas	3,826.35 -	-	-	3,826.35	4,618.13
2420 - Church running - water	1,014.32 -	-	-	1,014.32	914.90
2520 - Hall running - Waste collection	2,385.53 -	-	-	2,385.53	1,605.86
2530 - Hall running - electricity	5,674.35 -	-	-	5,674.35	6,254.26
2560 - Hall running - maintenance	2,419.92 -	-	-	2,419.92	1,391.23
2580 - Hall running - water	44.86 -	-	-	44.86	451.41
2601 - Governance costs examination/audit fee	504.00 -	-	-	504.00	498.00
2701 - Church major repairs - structure	1,284.00 -	-	-	1,284.00	-
3000 - Memory Cafe at Home Exp	- -	147.78	-	147.78	-
3005 - Memory Cafe at Home Wages	- -	300.00	-	300.00	-
3010 - Memory Cafe exp: Church Repairs	- -	-	-	-	-
3015 - Memory Cafe exp: Salaries	- -	3,230.31	-	3,230.31	4,120.00
3016 - Memory Cafe exp: Cleaner	- -	2,365.66	-	2,365.66	2,338.65
3020 - Memory Cafe exp: Other	- -	9,267.77	-	9,267.77	6,852.14
3025 - Memory Cafe exp: Printing	- -	-	-	-	122.66
3026 - Saturday Cafe Expenses	3.50 -	-	-	3.50	220.08
Expenditure on charitable activities Totals	106,099.56 -	15,311.52	-	121,411.08	116,143.87
Payments Grand totals	107,258.01 -	15,329.51	-	122,587.52	116,793.87