

PCC of St Mary with St Alban, Teddington

Annual Report

Year ended 31 December 2025

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Annual review

for the year ended 31 December 2025

Administrative information

St Mary with St Alban church is situated in Teddington. It is part of the Diocese of London and is under the Episcopal area of Kensington. The correspondence address is: St Mary's Parish Hall, Langham Road, Teddington TW11 9HF.

The Parochial Church Council (PCC) is Registered with the Charity Commission (of England and Wales), Charity No. 1133919.

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

Incumbent	Reverend David Cloake (appointed 11 September 2023)
Assistant Priest	Reverend Mary Hawes
Assistant Curates	Reverend Sarah Rae (ordained 28 th June 2025) Reverend Joy Beauchamp (ordained 28 th June 2025)
Churchwardens	Mrs Katherine Matthews (elected 6 April 2025) Mr Gareth Miller (elected 3 August 2025)
Representatives on Deanery Synod (and ex-officio PCC)	Mr Malcolm Eady (elected 6 April 2023) Mr Nicholas de Mattos (elected 6 April 2023) – PCC Secretary Mrs Suzie Gordon (elected 6 April 2023) Mrs Sarah Rae (resigned and ordained 28 June 2025) Mr Robin Field-Smith (elected 6 April 2023)
Elected Members	Mrs Hilary Adamson (elected 6 April 2025) – Deputy Warden Mrs Kay Cassidy (elected 6 April 2025) Mrs Ruth Chaperlin (elected 6 April 2025) Mrs Sophie Edgington (elected 6 April 2025) Mrs Jo O'Hagan (elected 6 April 2025) Mrs Carla Maroussas (elected 6 April 2025) Ms Alex Ruffer (elected 6 April 2025) Mr Frederick Squire (elected 6 April 2025) – PCC Treasurer Mrs Margaret Squire (elected 6 April 2025) Dr Jonathan Williams (elected 6 April 2025) – Deputy Warden

Structure, governance, and management

PCC:

The method of appointment of PCC members is set out in the Church Representation Rules 2025. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the PCC.

The business of the PCC is to manage and oversee the various church activities which can be summarised as:

Worship and Nurture: including the form and content of various church services, church music, arrangements for the Sunday School, Lent and Advent discussion groups, other bible study groups and rotas for welcomers, readers, intercessions and chalice ministry,

Pastoral Care: maintenance of the parish visiting team for baptismal preparation and follow-up; visiting those who are unwell or in need of support as directed by the Vicar/Churchwardens.

Links: maintaining the church's charity links and contact with the youth organisations and other groups who use the parish hall.

Finance: all financial matters related to the church.

Fabric: the care and maintenance of the church building, the churchyard and parish hall; the **Building Governance Group** which oversees the design, planning and administration relating to the Church Building Development Project (*Building Anew*) also falls under this category.

Communications: involving design and maintenance of the church website, publication and distribution of the Newsletter, maintenance of social media accounts and production of posters and literature for the different services and events in the church year.

Parish Hall Management Committee:

This committee attends to matters relating to the upkeep and running of the Parish Hall. The current chairman is Mrs Jo O'Hagan.

Objectives and activities

St Mary with St Alban PCC has the responsibility of co-operating with the incumbent, the Revd David Cloake, in promoting in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Parish Hall, Langham Road, Teddington.

Safeguarding and Clergy Discipline

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, in relation to having due regard to guidance of the House of Bishops on safeguarding children and vulnerable adults.

Approved by the PCC on 3rd March 2026



Rev. David Cloake

Financial Review

Fundraising for Building Anew, which began in 2023 following the grant of planning permission in December 2022, continued in 2025. To the end of December we raised £318,249 (2024: £122,888) including Gift Aid. Total funds raised were therefore £617,116 with the addition of £250,000 in Church funds we had £817,116 available for the project at 31st December.

The table below shows the sources of Funds in 2025. Personal donations were the single largest source with some very generous individual donations. There was an active programme of Trust grant applications and this resulted in grants from Benefact Trust, Garfield Weston Foundation and the Teddington Society. We were unsuccessful in our bid for funds from the National Lottery Heritage Fund.

Source	Gross Amount
Personal Donation	£ 170,942
Trust grant	£ 111,700
Events	£ 22,037
FR Scheme	£ 7,601
Company Donation	£ 5,000
Bank Interest	£ 1,929
Funeral Donation	£ 1,500

In addition we received permission from the Diocese to sell a Flat in Bychurch End Teddington the sale completed in February 2026 and netted £365,665 – this income will be reported in the 2026 accounts.

The project is divided into three phases the first two cover demolition of the Choir vestry, groundworks and the completion of the new extension. These two phases are budgeted to cost £1.47m. The third phase covers internal works including the removal and replacement of the organ and the creation of a new vestry and storage space. The budget for this is £253,000.

The original project budget was £1.25m this has had to increase due to higher construction costs and the ending of the Listed Places of Worship Grant Scheme which allowed us to recover much of the VAT we have to pay. The ending of this scheme has increased our costs by well over £150,000.

The Contractor, Rosewood, was selected through competitive tender. They began work on the project in November. To the end of 2025 Project costs of £130,000 were incurred. This included £47,800 on construction, £36,455 on detailed design and £25,000 on project management and quantity surveyor and £16,000 on fund raising consultancy.

To fund the project we disposed of our market investments in funds from Blackrock, Newton and CCLA during July. These realised £163,784 showing a gain of £6,572 since 31st December 2024. At year end we had £814,787 in cash and short term deposits of which £709,538 were in interest bearing accounts from CAF and CCLA.

Overall income in 2025 rose to £631,763 (2024: £408,042). This was driven of course by the high levels of fund raising income noted above. Planned giving rose slightly to £97,875 (2024: £94,440) as did collections (cash and contactless) at £35,958 (2024: £33,785). We also had a very successful Bazaar with income from the day itself and associated events rising to £8,436 (2024: £8,148). Hall rental income had a slight fall to £66,765 (2024: £67,441)

Costs were £479,027 (2024: £349,017). This increase was driven by project and fund raising costs of £138,761 (2024: £33,511).

The effect of all of this is that we have a surplus for the year (including recognised gains on investments) of £159,308 (2024: £69,938). Total funds held rose to £1,006,278 (2024: £846,970) . As the building project gets underway then these funds will decline

Planned Giving remains our largest source of income, see figures above, and is supplemented by the Gift Aid scheme that refunds income tax paid on qualifying donations and therefore added a further £21,643 (2024: £21,472).

The table below shows the number of planned givers in December 2025. We had 74 givers via the Parish Giving Scheme (PGS); 43 to our Barclays account and 10 monthly givers via CAF Donate. In total 127 down from 130 in 2024. This also compares unfavourably with the 175 givers in 2021. Planned giving, including gift aid, has reduced by £20,000 since 2021.

Dec-25	PGS		Barclays		CAF		Total		Annual Value
	No.	Value	No.	Value	No.	Value	No.	Value	
Monthly	66	£ 4,806	40	£ 2,296	10	£ 503	116	£ 7,605	£ 91,266
Quarterly	6	£ 974	3	£ 860	0	£ -	9	£ 1,834	£ 7,336
Annual	2	£ 200	0	£ -	0	£ -	2	£ 200	£ 200
Total	74		43		10		127		£ 98,802

Note: the values refer to values per period – for example there are 9 people who give quarterly and they give in total £1,834 each quarter.

Results for the year

Total Results for the Year

The commentary below is based on a presentation which differs to the legal basis, instead analysing the net income between the Church, the Hall, administration and Building Anew:

1) Incoming resources

	2025	2024
	£	£
Church	241,862	215,694
Building Anew	318,093	122,888
Hall	66,765	66,616
Parish Office – Administration	5,043	2,843
Total	631,763	408,041

2) Outgoing Resources

	2025	2024
	£	£
Church	227,149	203,983
Building Anew	138,761	33,511
Hall	50,447	53,932
Parish Office – Administration	62,670	57,592
Total	479,027	349,018

3) Net Income

	2025	2024
	£	£
Church	14,713	11,711
Building Anew	179,332	89,377
Hall	16,318	12,684
Parish Office – Administration	(57,627)	(54,749)
Total (deficit)/surplus for year	152,736	59,023
Gain (loss) on investments	6,572	10,913
Increase (decrease) in funds	159,308	69,938

Church

Income attributable to Church activities was £241,862 (2024: £215,694). As noted above there was an increase in Planned Giving - £97,875 (2024: £94,440) which attracted Gift Aid of £21,643 (2024: £21,472). There was also an increase in collections (cash and contactless) to £35,958 (2024: £33,785).

Our Common Fund payment to the Diocese reduced to £111,492 (2024: £130,000) in recognition of the fund raising needed for Building Anew. This is covered by Planned Giving £97,875 and Gift Aid £21,643.

The Bazaar raised £8,436 (2024: £8,148) and interest received was £19,764 (2024: £12,167).

The total costs of running the Church rose to £227,149 (2024: £203,983). This was largely due to increased ministry costs of £50,973 (2024: £5,132) which was only partially compensated for by the fall in the Common Fund payment.

Hall

Hall Rental income was stable at £66,765 (2024: £66,616). Expenditure on the Hall (excluding depreciation and maintenance costs) was £34,617 (2024: £26,671). The depreciation charge was £10,226 (2024: £10,227). Hall maintenance costs were £5,604 (2024: £8,517).

Parish Office

The cost of running the parish office increased to £62,670 (2024: £57,592). Costs were higher due in part to salary increases and purchases of IT equipment. Of these costs £5,043 (2024: £2,843) were recovered from the Diocese and recorded as income attributable to the Parish Office.

Net Income/Deficit

In 2025 we showed a surplus of £152,736 (2024: £59,024). A gain on revaluation of investments of £6,572 (2024: £10,913) was recognised giving an increase in funds of £159,308 (2024: £69,938)

Restricted and unrestricted funds

To comply with relevant regulations, we are required to segregate our funds in the accounts between those which are 'unrestricted' and those which are 'restricted' (i.e. those given for a particular purpose).

For 2025 restricted funds rose to £677,162 (2024: £503,332) – these are principally the depreciated capital cost of the Hall (£226,743) and funds raised for Building Anew. Unrestricted funds fell to £329,116 (2024: £343,638). The total value of funds in the Church rose to £1,006,278 (2024: £846,970).

With regard to unrestricted funds, as explained in Note 1b, the PCC has considered the level of reserves which should be maintained to ensure that the PCC is able to meet both day to day costs in the event of year-to-year fluctuations in income, as well as being in a position to fund major structural work on our church and church hall.

To achieve this the target is to maintain a general reserve of £50,000 and maintain a separate fund to cover major structural work and the Building Anew Project. This year the general reserve is £53,893 (2024: £60,874). The balance on the Buildings Maintenance and Repairs Fund at the end of 2025 was £275,223 (2024: £282,763).

Balance Sheet

We are holding substantial cash and investments to fund Building Anew. At the end of 2025 cash and short-term deposits stood at £814,787 (2024: £458,184). Cash holdings have increased both as a result of fund raising and the sale of all our market investments – realising £163,784.

Debtors (receivables) were £30,246 (2024: £6,607). Debtors are made up of Gift Aid tax due from HMRC (£27,985) and prepayments (£2,261). Total current assets therefore rose to £845,032 (2024: £464,790),

Creditors (payables) were £67,936 (2024: £12,287). This is mainly due to a construction bill of £47,880, an Architects bill for £8,000 referring to work carried out in 2025 and fees payable to the diocese of £4,566.

F J Squire
Hon. Treasurer

Independent examiner's report
to the PCC of St Mary with St Alban, Teddington

I report on the financial statements of the charity for the year ended 31 December 2025, which are set out on pages 11 to 18.

Respective responsibilities of trustee and examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the 2011 Act;
- follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the charity's trustees as a body. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body for my examination work, for this report, or for the statements I have made.

Basis of independent examiner's report

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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

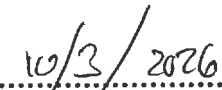
In connection with my examination, no matter has come to my attention:

- 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 2011 Act; and
 - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed:


Jason Hughes

9 Claremont Rd, Teddington, TW11 8DH

Date..........

Statement of financial activities
for the year ended 31 December

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
				2025 £	2024 £
INCOME AND ENDOWMENTS FROM					
Donations, collections and legacies	2(a)	161,635	336,153	497,788	163,572
Charitable activities					
<i>Church activities</i>	2(b)	84,924	-	84,924	80,183
Other trading activities	2(c)	10,438	-	10,438	132,421
Investments	2(d)	33,571	-	33,571	27,169
Other	2(e)	5,043	-	5,043	4,697
TOTAL INCOME		295,611	336,153	631,763	408,042
EXPENDITURE ON					
Raising funds	3(a)	-	-	-	-
Charitable activities					
<i>Church activities</i>	3(b)	307,547	162,322	469,869	311,696
Costs of generating income				-	-
<i>Fundraising trading costs</i>	3(c)	2,322	-	2,322	35,806
Other	3(d)	6,837	-	6,837	1,516
TOTAL EXPENDITURE		316,705	162,322	479,027	349,017
NET INCOME/(EXPENDITURE)		(21,094)	173,830	152,736	59,024
OTHER RECOGNISED GAINS AND LOSSES					
Gain on revaluation of investments	5	6,572	-	6,572	10,913
NET INCREASE (DECREASE) IN FUNDS		(14,522)	173,830	159,308	69,938
BALANCES BROUGHT FORWARD AT at 1 January 2025		343,638	503,332	846,970	777,032
BALANCES CARRIED FORWARD AT at 31 December 2025		329,116	677,162	1,006,278	846,970
<i>Movements on unrestricted funds comprise</i>					
BALANCES BROUGHT FORWARD AT at 1 January 2025		General £	Repairs £	Total £	
		60,874	282,763	343,637	
Net incoming (outgoing) resources					
Transfers out		(6,981)	(7,540)	(14,521)	
Transfers in				-	
BALANCES CARRIED FORWARD AT at 31 December 2025		53,893	275,223	329,116	

The notes on pages 12-17 form part of these financial statements

Balance sheet
at 31 December

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible fixed assets	4	229,182	237,272
Investments	5	-	157,194
CURRENT ASSETS			
Debtors (including prepayments and accrued income)	6	30,246	6,607
Cash and short term deposits		814,787	458,184
		<u>845,032</u>	<u>464,790</u>
LIABILITIES			
AMOUNTS FALLING DUE WITHIN ONE YEAR	7	67,936	12,287
NET CURRENT ASSETS		777,096	452,504
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,006,278</u>	<u>846,970</u>
Liabilities:			
amounts falling due after more than one year		-	-
NET ASSETS		<u>1,006,278</u>	<u>846,970</u>
Represented by			
Unrestricted funds		329,116	343,638
Net book value of church hall improvements	4	226,743	237,272
Other		450,420	266,060
Restricted funds		677,162	503,332
Total funds		<u>1,006,278</u>	<u>846,970</u>

The notes on pages 13-18 form part of these financial statements

Approved by the Parochial Church Council Meeting on 3rd March 2026 and signed on its behalf
by



F J Squire
Hon treasurer

Notes and accounting policies

1 Accounting policies

1a Basis of preparation

The financial statements have been prepared under the Charities Act 2011 and comply with FRS 102 SORP 2019 (The SORP).

The financial statements have been prepared under the historical cost convention.

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.

1b Funds and reserves

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. The only such designated fund at present is the Buildings Maintenance and Repairs Fund. This fund has represented amounts appropriated from the General fund to cover the expense of significant repairs and maintenance to the Church.

Restricted funds are those which must be applied for a particular purpose and any balance remaining unspent at the end of the year is carried forward as a balance within that fund.

The policy of the PCC is that normal expenditure each year (church, hall and office costs plus the Common Fund contribution) should be covered from normal income (stewardship and tax, collections, donations, rental and traditional fund raising). As income varies through the year and there are often maintenance and small development projects that need to be completed a general reserve is maintained at approximately £50,000 to meet any shortfall. Fund raising for the Church development project together with any annual surplus and non-specific legacies is transferred to the Buildings Maintenance and Repairs Fund. As noted above this fund will be used to cover the costs of the Church development project and any other large maintenance projects that may be identified in the Diocesan architects' quinquennial review and or approved by the PCC. In accordance with FRS102 SORP this policy is reviewed annually by the PCC.

Fund transfers are made as required between designated and unrestricted funds in order to facilitate activities related to the particular funds.

Typically, the PCC retains £30,000-£75,000 of its funds in cash accounts to meet immediate needs and the balance on cash deposits or in approved investments for Charities. These investments are managed by an investment sub-committee which reports to the PCC bi-annually.

1c Incoming resources

Collections and planned giving are recognised when received. Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised. Sundry income from sales and fundraising activities is accounted for gross, before deduction of ancillary expenses which are accounted for under 'Expenditure'. Rental income is recognised in the period to which it relates. Grants and legacies are recognised when the PCC is legally entitled to the amount due, receipt is probable and the amount can be measured reliably.

1d Expenditure

Resources used are accounted for on an accruals basis. The diocesan common fund is accounted for when payable and has been paid in full.

Grants and donations are accounted for when paid over, or when awarded where the award creates a binding obligation on the PCC.

1e Tangible fixed assets

Consecrated and beneficed property is excluded from the accounts by section 10 (2) of the Charities Act 2011.

Moveable church furnishing held by the Vicar and the Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected.

All expenditure incurred during the year on consecrated and benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

1f Depreciation

Significant capital expenditure on the church hall and other fixtures and fittings is capitalised and depreciated over 50 years and 5 years respectively. Computer and photocopier equipment is depreciated over 3 years and the hand bells (acquired in 2006) were depreciated over 15 years and this period has now ended. Expenditure which is maintenance in nature is written off as expenditure in the Statement of Financial Activities.

1g Investments

Investment assets are shown at market value as a separate category of fixed asset, as the intention is to retain them long term. The changes in market value in the year are reported as gains or losses on investment assets in the Statement of Financial Activities.

1h Current assets

Amounts owing to the PCC in respect of fees, rents or other income are shown as debtors.

Short term deposits include cash held on deposit either with the CBF Church of England Funds, CAF Bank or at Barclays Bank.

1i Going concern

In compliance with FRS102 SORP 2019 the PCC considers that; having regard to the reserves and the commitments of the Church that there are no material factors affecting the ability of the Church to remain a going concern for the foreseeable future.

1j Trustee employment status

The PCC is a registered Charity and the members of the PCC are Trustees of the Charity. As such under FRS102 SORP 2019 we are required to declare if any Trustees are employees of the PCC and have received any remuneration from the PCC. In 2024 no Trustee was an employee of the PCC and no Trustees received remuneration from the PCC. Trustee and related party donations are shown net of Gift Aid.

NOTES TO THE ACCOUNTS for the year ended 31 December 2025

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2025 £	2024 £
2 INCOMING RESOURCES				
2 (a) Donations, collections and legacies				
Planned giving	97,875	-	97,875	94,440
Income tax recoverable	21,643	-	21,643	21,472
Collections (plate)	35,958	-	35,958	33,785
Donations	6,159	18,059	24,219	119,635
Donations Building Anew	-	290,501	290,501	-
Income tax recoverable on donations	-	27,593	27,593	-
Legacies	-	-	-	16,732
Grants	-	-	-	395
	<u>161,635</u>	<u>336,153</u>	<u>497,788</u>	<u>286,459</u>
2(b) Charitable activities				
Rental income	66,765	-	66,765	67,441
Charitable events	4,447	-	4,447	-
Courses and Youth ministry	-	-	-	462
Flowers	-	-	-	-
Fees	13,712	-	13,712	12,279
	<u>84,924</u>	<u>-</u>	<u>84,924</u>	<u>80,183</u>
2 (c) Other trading activities				
Bazaar	8,436	-	8,436	8,148
Teddington Bells	380	-	380	655
Sustainability Festivals	155	-	155	80
Other	111	-	111	89
Parish social events	1,355	-	1,355	561
	<u>10,438</u>	<u>-</u>	<u>10,438</u>	<u>9,533</u>
2 (d) Investments				
Flat 4 rental income	13,806	-	13,806	15,002
Bank interest	19,764	-	19,764	12,167
	<u>33,571</u>	<u>-</u>	<u>33,571</u>	<u>27,169</u>
2(e) Other income				
Administration charge to Diocese	5,043	-	5,043	2,843
Insurance Proceeds	-	-	-	1,854
	<u>5,043</u>	<u>-</u>	<u>5,043</u>	<u>4,697</u>
Total income	<u>295,611</u>	<u>336,153</u>	<u>631,763</u>	<u>408,041</u>
Total income relates to				
Church	223,803	336,153	559,955	338,582
Hall	66,765	-	66,765	66,616
Parish office	5,043	-	5,043	2,843
	<u>295,611</u>	<u>336,153</u>	<u>631,763</u>	<u>408,041</u>
Trustee and related party donations amounted to			41,532	32,868

*PCC of St Mary with St Alban, Teddington
Annual report*

3 EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2025 £	2024 £
3 (a) Raising funds				
Stewardship	-	-	-	-
	-	-	-	-
3 (b) Charitable activities				
Donations - overseas	-	5,000	5,000	-
Donations - UK	400	1,347	1,747	4,321
Common Fund payment	111,492	-	111,492	130,000
Activate and Community Café expenses	1	3,444	3,445	4,579
Churches Together in Teddington	-	3,544	3,544	1,370
Clergy expenses	2,990	-	2,990	4,693
Charitable events	-	-	-	-
Diocesan Recharge	535	-	535	490
Additional ministry	50,973	-	50,973	5,132
Church property	9,191	-	9,191	16,134
Vicarage property	635	-	635	494
Hall property	34,617	10,226	44,843	45,415
Music	14,748	-	14,748	15,887
Church newsletter	3,961	-	3,961	4,268
Flowers	75	-	75	67
Website and other IT costs	5,531	-	5,531	2,865
Sunday school & Youth Ministry	-	-	-	-
Parish office costs	57,139	-	57,139	54,726
Church sanctuary	1,209	-	1,209	1,952
Repairs to church	1,937	-	1,937	3,586
Expenses re Church development	-	-	-	585
Repairs to hall	5,604	-	5,604	8,517
Sequestration expenses	-	-	-	-
Fees	6,510	-	6,510	6,613
Building Anew fundraising costs	-	8,456	8,456	7,844
Building Anew project costs	-	130,305	130,305	25,667
	307,547	162,322	469,869	345,206
3 (c) Fund raising trading costs				
Bazaar expenses	585	-	585	583
Sustainability expenses	-	-	-	-
Other fundraising expenses	94	-	94	218
Teddington Bells	286	-	286	644
Parish social events	1,357	-	1,357	849
	2,322	-	2,322	2,295
3 (d) Other				
Flat 4 expenditure	6,477	-	6,477	947
Bank charges	359	-	359	569
	6,837	-	6,837	1,516
TOTAL EXPENDITURE	316,705	162,322	479,027	349,017
<i>Total expenditure can be analysed as</i>				
Personnel costs	61,052	-	61,052	62,193
Depreciation	653	10,226	10,880	10,377
Other	254,999	152,096	407,095	276,447
	316,705	162,322	479,027	349,017
<i>Total expenditure relates to</i>				
Church	213,814	152,096	365,910	237,494
Hall	40,221	10,226	50,447	53,932
Parish office	62,670	-	62,670	57,592
	316,705	162,322	479,027	349,018

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4 TANGIBLE FIXED ASSETS

	Church hall & improvements	Bells	Office equipment	Total
	£	£	£	£
Cost				
Balance at 1st January 2025	513,365	7,702	5,450	526,517
Additions/(Disposals)	-	-	2,790	2,790
Balance at 31st December 2025	513,365	7,702	8,240	529,307
Depreciation				
Balance at 1st January 2025	276,395	7,702	5,149	289,246
Charge for the year	10,226	-	653	10,879
Balance at 31st December 2025	286,621	7,702	5,802	300,125
Balance at 31st December 2025	226,743	-	2,438	229,182
Balance at 31st December 2024	236,969	-	301	237,270

5 INVESTMENTS

	Blackrock	Newton	CCLA CBF	Total
	£	£	£	£
Valuation				
Market value at 1st January 2025	38,423	43,705	75,083	157,211
Additions	1,688	3,658	1,228	6,574
Disposals	(40,111)	(47,363)	(76,310)	(163,784)
Unrealised revaluation at year end	-	-	-	-
Market value at 31st December 2025	-	-	-	-
Historical cost				
Balance at 1st January	22,326	18,797	71,436	112,559
Additions	17,785	28,566	-	46,351
Disposals	(40,111)	(47,363)	(71,436)	(158,910)
Balance at 31st December 2025	-	-	-	-

6 DEBTORS

	2025	2024
	£	£
Tax recoverable	27,985	5,658
Prepayments & other debtors	2,261	949
Hall and fee income receivable	-	-
	30,246	6,607

7 CREDITORS : amounts falling due within one year

	2025	2024
	£	£
Accounts payable	178	-
Accrued expenses	67,503	8,417
Hall Hire paid in advance	4,579	2,956
Income received re following year	(4,395)	504
Pensions	266	273
Paye	-	136
Net wages	(195)	-
	67,936	12,287

8 RESTRICTED FUNDS

The principal restricted funds arise under three separate charities covered by two Schemes of Arrangement sealed by the Charity Commissioners for England and Wales. Under the terms of these Schemes the PCC, as Managing Trustee, is obliged to apply the income and at its discretion the whole or part of the capital of the property of the charities in the refurbishment and maintenance of the Church hall or, subject thereto, for such other charitable purposes as the PCC sees fit. These funds have been applied in the redevelopment of the Church Hall which at 31 December 2025 had a net book value of £229,183 (2024 - £237,272) included in fixed assets above.