

**ST FRANCIS OF ASSISI CHURCH
RAVENSWOOD AVENUE
WEST WICKHAM, KENT BR4 0PW
(CHARITY NO: 1134856)**

**ANNUAL REPORT &
FINANCIAL STATEMENT
OF THE PAROCHIAL CHURCH COUNCIL
For the year ended 31st December 2024**

INCUMBENT: VACANT

BANK:
CAF BANK LTD
25 Kings Hill Avenue, Kings Hill
West Malling, Kent ME19 4JQ

INDEPENDENT EXAMINER:
Mr Neil Tullis A.C.A.

St Francis of Assisi West Wickham

Annual Report 2024

Background:

St Francis is part of the United Benefice of St Mary of Nazareth and St Francis of Assisi, West Wickham, with each church having their own PCC. We are also in a Group Ministry with St John the Baptist, West Wickham. The Parochial Church Council (PCC) is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure, and is a registered charity. It has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church: pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the church and hall buildings and grounds with the buildings being insured by Ecclesiastical Insurance. The PCC met 5 times in 2024 plus one joint meeting with St Mary's of Nazareth PCC with an average attendance of 70%.

Membership:

Members of the PCC are either ex-officio, co-opted or elected by the APCM in accordance with the Church Representation Rules. Members are elected to serve for 3 years.

Vicar	Parish in Interregnum
Assistant Priests	Rev. Richard Ford and Ven. Carol Coslett
SPAs	Mrs Lesley East and Mrs Rowena Griffiths
Churchwardens	Dr Kate Dyer and Mrs Valerie Hamilton
Treasurer	Mr David Wada
Reader	-
Secretary	Mrs Nichola Nightingale
Deanery Synod Representatives:	Mrs Marion Barry and Mrs Sheila Hawkins

Elected Members:

Until APCM (2025):	Mrs Gillian Challenger, Mrs Joan Burford
Until APCM (2026):	Mrs Barbara Goodchild
Until APCM (2027):	Mr Roger Dyer, Mrs Kim Teare, Ms Jacqueline Turner

Co-Opted Members:

Until APCM (2025):	Mr Matt Thompson (Youth Club)
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Committees:

The PCC operates through two Committees which meet between full meetings of 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 direction by the Council.
- Hall Committee: has responsibility for the management and maintenance of the hall.

Church Attendance:

There are 82 on the Electoral Roll. The average weekly in-person attendance was 61 counted during October, with 41 views for an on-line service shown jointly with St Mary's.

Ministry and Mission Report - 2024

St Francis of Assisi Church in West Wickham is part of a united benefice, together with St Mary's church. We follow a pattern of three services on a Sunday morning, with the main service at St Francis' being at 10.45am. On one Sunday each month (normally the first Sunday) there is a joint service at 10am, which alternates where it is held, and on the second Sunday the service is normally non-eucharistic with a variety of themes, such as Christian Aid, Songs of Praise or Mothering Sunday. From Easter this year we began to distribute communion using the common cup, and from November intinction was discontinued. Following the resignation of our Vicar, Rev Hazel O'Sullivan, we are currently in a Vacancy with many in both churches taking on additional roles. Church and Community came together for a special service, a lunch and a community tea to thank Hazel for her service and to wish her well for the future.

The choir are part the congregation for most services, singing together from the back of the church. However, where we have a joint service, they join with St Mary's choir back in the chancel.

Our on-line presence, streamed from both church buildings continues. This, together with pastoral visiting in person and by telephone for those who are housebound, ensures that we keep in touch with the whole of our community. Our ministry to young families continues mostly through a monthly Messy Church with an average congregation of 25 made up of children, accompanying adults, and a supporting team which are invaluable in enabling Messy Church to continue. We have reconfigured and improved our children's area and continued to provide weekly activities for children on Sunday mornings.

Our ministry is founded on prayer, and a corporate Morning Prayer is held on Wednesdays at St Francis and Thursdays at St Mary's, as well as on-line reflections being sent by email to many in the congregation on six days in the week. St Francis' Church is also open for private prayer on a Wednesday morning. Additionally, in September a group started to pray for growth in the Church on a weekly basis.

During the current interregnum we are blessed to have Rev Richard Ford as Assistant Priest and the Ven. Carol Coslett, who works in encouraging lay ministry at the Diocese of Southwark, as an Assistant Priest, being licensed to the united benefice.

We have continued with the community garden for referrals from GP social prescribers, which operated in conjunction with St John's Church, West Wickham, and creation-tide services for both the Sunday congregations and Messy Church.

We also continue with much of our community support, including collecting for Bromley Homeless Starter Packs, facilitating regular donations for local Foodbanks with High Street collection dates in the year and a specific collection for Christmas hampers and a weekly warm space in the winter months.

We have promoted the work of the diocesan Modern Slavery Advisors via a presentation to our Women's Group and a presentation to the congregations on Safeguarding Sunday and a presence at our Christmas Tree Festival.

Other regular activities include:

- Regular community lunches four times a year at St Francis' and monthly at St Mary's
- Three home groups met, mostly bi-weekly, throughout the year, with an additional group for Lent
- Our youth group continues to thrive and meets weekly during term time
- A monthly Saturday coffee morning on the first Saturday of each month with the August coffee morning being held for all volunteers in both St Francis and St Mary's
- Monthly lunchtime recitals during May – September

This year there have been a significant number of deaths across the united benefice and we continue to support the bereaved, including holding an annual Memorial Service in November.

Once again, we held a Christmas Tree Festival in December, well supported by community and church organisations and raising money for 'Welcare in Bromley'. We also opened the church on the evening of the West Wickham Christmas Lights switch-on and provided a quiet, reflective space for families. We also held two music concerts: Croydon Male Voice Choir and 'Finding Neverland' a selection of musical theatre songs followed by afternoon tea.

The West Wickham Choir is supported by many in our congregation, and they held a concert in July, raising money for charity and they staged the Big Christmas Sing in December, which raised money for Christian Aid.

Our connection with other local community groups has been strengthened this year through the following support:

- The 7th West Wickham Scout Group held their carol service at St Francis and attended our Harvest Festival and St George's Day service. The Squirrels who meet on a Sunday morning in term time and join with many of our non-eucharistic services for a time at the end continue to grow. The Squirrels also joined with us on Remembrance Sunday.
- A visit by students from Glebe School, a special educational school, in January 2025. Oak Lodge School and Wickham Common School held their Christmas Concerts at St Francis' this year.
- We hosted the West Wickham Christmas Lights event and opened the church on that occasion, with many from the community coming in to light a candle

More widely, we have connected with other churches in the Croydon Addington Deanery through participating in a Deanery Pilgrimage in September.

With many thanks to the ministry team and all the volunteers who have contributed to our worship, discipleship groups, and other social events throughout the year.

Financial Review/Report:

We have a small Excess of Income for the year of £700, which is excellent as we have spent over £13782 on repairs & improvements to the Church & Hall. We received a legacy from Joyce Town which we have decided to spread over 3 years, this is the second year.

From our Church activities for charities, Christian Aid received £953.86 from the Big Christmas Sing, which was worth £1087.64 to them with Gift Aid. We raised £1068.09 cash for the Bromley & Shrublands Foodbanks in addition to all the food that we collected for them. Other charity payments are listed on page 8 of the Annual Accounts. The fund for the new disabled toilet in the Hall stands at £4478.97, including a donation of £1095 from the Crittal Trust.

The Parish Giving Scheme is a great help to the Treasurer, saving administration and gift aid time. We would encourage others to join the scheme as once you have signed up it is simpler than a monthly standing order.

The costs of distribution and preparation of the Parish Magazine have increased considerably resulting in a loss this year. The PCC has agreed that the price be £5 minimum for hand distribution & £10 for posting, with immediate effect.

Fabric Report:

We have started to work on making improvements to the church heating by replacing old leaky valves and installing reflectors behind the radiators. More work is planned, including installing air curtains at the external doors. The boiler room gate padlock has been replaced.

Work has been done to improve the facilities for children and families with the reconfiguration of the children's area and the purchase of a baby change table to install in the church toilet.

The Church Noticeboard remains under review as we are awaiting information from the company regarding costs of additional wording to be added once we have an Incumbent.

We have addressed recommendations in our fire risk assessment by decluttering the upstairs office and storage. We also replaced some of our fire extinguishers due to their age.

The PCC has agreed to re-site the organ to the south side of the platform.

Some emergency repairs to our lighting system were undertaken.

Extensive gardening work was done to improve visibility down the south side and some repairs were done to paving and steps.

Hall Report:

Hall Income was up by over £7,000 in the year largely due to the Weight Watchers taking another day and an increase in the Pre School rent to take into account the new kitchenette.

Sundry Maintenance includes the construction and fit out of the Pre School kitchenette, which could be capitalized against it. Stripping that out, maintenance costs were broadly neutral, but we have still not addressed:

- Lack of hot water in the toilets
- Failing window frames
- The kitchen

Projects outstanding are:

- Installing Low Energy lighting in the back hall (especially as this is used all week)
- Planning for replacement of the gas heaters
- Creating a compliant disabled w/c

There is £4,500 in the Disabled Toilet Fund, but further fundraising initiatives are required.

28.2.25

**ST. FRANCIS OF ASSISI
WEST WICKHAM
PAROCHIAL CHURCH COUNCIL
Charity No: 1134856**

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31ST. DECEMBER 2024**

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST. DECEMBER 2024

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
Incoming Resources					
Voluntary Income	2a	41,576		41,576	47,165
Activities for generating funds	2b	2,674		2,674	698
Income from investments	2c	3,836		3,836	3,146
Church activities	2d	37,568		37,568	29,947
Legacies	2e	1,500		1,500	1,500
Total Incoming Resources		87,154	0	87,154	82,456
Resources Expended					
Costs of generating voluntary income	3a	0		0	0
Fund-raising trading costs	3b	0		0	0
Church activities	3c	85,254		85,254	79,962
Missions	3d	1,200		1,200	1,200
Payments from Lighting Fund	15	0		0	0
Payments from Repairs Legacy	17	0		0	5,207
Governance Costs	3g	0		0	0
Total Resources Expended		86,454	0	86,454	86,369
Net Movement in Funds		700	0	700	-3,913
Total Funds brought forward at 1st. January 2023		469,494	26,011	491,592	495,505
Net Movement of Funds for year		700	0	700	-3,913
Total Funds carried forward at 31st. December 2024		470,194	26,011	492,292	491,592

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

BALANCE SHEET AT 31ST. DECEMBER 2024

	Notes	2024	2023
Fixed Assets			
Tangible Fixed Assets	5	390,915	390,915
Investments	6	<u>0</u>	<u>0</u>
Total Fixed Assets		<u>390,915</u>	<u>390,915</u>
Current Assets			
Debtors	8	8,884	5,195
Short term Deposits		52,327	51,590
Cash at Bank		<u>53,136</u>	<u>62,206</u>
		114,347	118,991
Creditors: amounts due within one year	9	<u>-12,970</u>	<u>-18,314</u>
Net Current assets		<u>101,377</u>	<u>100,677</u>
Total Assets less current liabilities		<u><u>492,292</u></u>	<u><u>491,592</u></u>

Represented by:

Parish Funds	7		
Restricted	10	20,792	20,792
Unrestricted	10	<u>471,500</u>	<u>470,800</u>
		<u><u>492,292</u></u>	<u><u>491,592</u></u>

Approved by the Parochial Church Council on 18 March 2025 and signed on its behalf by:

Dr. Kate Dyer
Churchwarden & PCC Chair

The accompanying notes form part of these financial statements

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

Cash Flow Statement for the Year ended 31 December 2024

	2024	2023
Net Cash from Operating Activities		
Net Income	700	1295
Adjustments for:		
Decrease/(Increase) in Debtors	-3689	-209
(Decrease)/Increase in Creditors	-5344	3163
Legacy Use	0	5207
Net cash provided by operating activities	<u>-8333</u>	<u>9456</u>
Analysis of Cash		
Cash	10573	15761
Deposits	94890	98035
	<u>105463</u>	<u>113796</u>

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST. DECEMBER 2024

2 **Income**

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
a Voluntary Income				
Planned Giving	30,521	0	30,521	32,271
Collected at all services	2,656	0	2,656	3,519
General Donations	477	0	477	2,142
Other receipts	223	0	223	1,081
Tax recoverable	7,699	0	7,699	8,152
	<u>41,576</u>	<u>0</u>	<u>41,576</u>	<u>47,165</u>
b Activities for generating funds				
Events	1,199	0	1,199	192
Refreshments	543	0	543	506
Gift Day	932	0	932	0
	<u>2,674</u>	<u>0</u>	<u>2,674</u>	<u>698</u>
c Investment Income				
Interest	<u>3,836</u>	<u>0</u>	<u>3,836</u>	<u>3,146</u>
d Income from Church Activities				
Church & Hall Lettings	35,840	0	35,840	28,121
Fees from Weddings, etc.	1,765	0	1,765	1,805
Parish Magazine	-37	0	-37	21
	<u>37,568</u>	<u>0</u>	<u>37,568</u>	<u>29,947</u>
e Income from Legacies	<u>1,500</u>	<u>0</u>	<u>1,500</u>	<u>1,500</u>
Total Incoming Resources	<u>87,154</u>	<u>0</u>	<u>87,154</u>	<u>82,456</u>

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST. DECEMBER 2024

3 Expenditure

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
a Costs of generating Voluntary Income				
Stewardship Costs	0	0	0	0
b Fund-raising Trading Costs	0	0	0	0
c Church Activities				
Ministry Costs				
Diocesan Parish Contribution	39,500	0	39,500	38,250
Other Clergy Costs	490	0	490	882
Church Running Expenses	14,492	0	14,492	11,995
Upkeep of Services	307	0	307	254
Honoria & Fees	4,490	0	4,490	4,640
Church Hall Running Costs	11,831	0	11,831	13,173
Church Repairs etc.	3,918	0	3,918	8,136
Hall Repairs etc.	10,226	0	10,226	2,632
	85,254	0	85,254	79,962
d Gifts to Missions	1,200	0	1,200	1,200
e Payments from Lighting Fund	0	0	0	0
f Payments from Repairs Legacy	0	0	0	5,207
g Governance Costs				
Independent Examination Fee	0	0	0	0
Cost of Annual Accounts	0	0	0	0
Total Resources Expended	86,454	0	86,454	86,369

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST. DECEMBER 2024

4 Staff Costs

	2024	2023
a. <i>Wages & Salaries</i>	£4,490	£4,640
Fees have been paid to 3 organists to cover services and choir rehearsals.		
b. <i>Payments to PCC members</i>		
There were no disclosable transactions in respect of PCC members nor persons closely related to them nor other related parties.		

5 Tangible Fixed Assets

	Freehold Land & Buildings	Church Hall Contents	Total
Cost or Valuation	£	£	£
At 1st. January 2024	372,873	18,042	390,915
Additions	0	0	0
Disposals	0	0	0
Revaluation	0	0	0
At 31st. December 2024	<u>372,873</u>	<u>18,042</u>	<u>390,915</u>
Depreciation			
At 1st. January 2024	0	0	0
Additions			
Disposals			
At 31st. December 2024	<u>0</u>	<u>0</u>	<u>0</u>
Net Book Values			
At 1st. January 2024	<u>372,873</u>	<u>18,042</u>	<u>390,915</u>
At 31st. December 2024	<u>372,873</u>	<u>18,042</u>	<u>390,915</u>

The Freehold Land & Buildings comprise the Church Hall. For accounting purposes, the value of this property and it's contents are at the valuations made for insurance purposes in 2005.

6 Investments

There are no Investments.

7 Analysis of Net Assets by fund at 31st. December 2024

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Fixed Assets	390,915	0	390,915
Current Assets	114,347		114,347
Current Liabilities	-12,970		-12,970
	<u>492,292</u>	<u>0</u>	<u>492,292</u>

8 Debtors

	2024	2023
	£	£
Income Tax Recoverable	6,508	2,369
Prepayments & accrued income	1,338	2,826
Other debtors	1,038	0
	<u>8,884</u>	<u>5,195</u>

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST. DECEMBER 2024

9	Creditors - Amounts falling due within one year	2024	2023
		£	£
	Deferred income	2,508	943
	Accruals for utilities & other costs	1,268	1,521
	Other creditors	9,194	15,851
		<u>12,970</u>	<u>18,315</u>

10 Statement of Funds

	Bal b/fwd 1.1.24	Income	Expenditure	Bal c/fwd 31.12.24
	£	£	£	£
Unrestricted Funds				
General Fund	324,400	87,154	86,454	325,100
Legacies	125,172	0	0	125,172
Fabric Fund	21,228	0	0	21,228
	<u>470,800</u>	<u>87,154</u>	<u>86,454</u>	<u>471,500</u>
Restricted Funds				
Lighting & Improvement Fund	13,601	0	0	13,601
Church Repairs & Maintenance Fund	7,191	0	0	7,191
	<u>20,792</u>	<u>0</u>	<u>0</u>	<u>20,792</u>
Total Funds	<u>491,592</u>	<u>87,154</u>	<u>86,454</u>	<u>492,292</u>

The Unrestricted General Fund includes the valuation of the Church Hall Buildings & Contents of £390,915

11 Analysis of Running Costs & Maintenance of Church & Hall

	Church		Hall	
	2024	2023	2024	2023
	£	£	£	£
Heating & Lighting	3,918	3,749	3,112	3,694
Cleaning	1,223	1,272	6,342	6,717
Insurance	4,645	4,388	1,698	1,681
Rates - General & Water	163	90	679	1,081
Administration	2,479	2,496	0	0
Maintenance	3,918	5,986	10,226	2,632
Interregnum Costs	909	0	0	0
CCTV	0	2,150	0	0
Total	<u>17,255</u>	<u>20,131</u>	<u>22,057</u>	<u>15,805</u>

12 Donations to the Church from PCC members during the year totalled £9078

PAROCHIAL CHURCH COUNCIL OF ST. FRANCIS OF ASSISI, WEST WICKHAM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST. DECEMBER 2024

13	Gifts to Charities	2024	2023
	Amounts paid to Charities	£	£
	OMF in Japan	400.00	618
	EarAid Nepal	400.00	400
	Anglican Eye Clinic Ghana	400.00	400
	Bromley Foodbank	534.08	938
	Shrublands Foodbank	514.01	775
	Action Aid	0.00	500
	St. Andrew's, Zimbabwe	2982.00	0
	Christian Aid	1760.53	1,455
	The Children's Society	380.71	339
	Demelza House	95.00	71
	Welcare in Bromley	593.64	419
	St. Christopher's	291.62	67
	Macmillan Cancer	0.00	67
	Bishop's Lent Appeal	315.50	0
	Wateraid	145.00	0
	DEC Ukraine	0.00	251
	British Heart Foundation	0.00	225
		<u>8812.09</u>	<u>6,525</u>
14	Fabric Fund		Unrestricted
			£
	Balance 1.1.24		21,228
	Balance 31.12.24		<u>21,228</u>
15	Lighting & Improvement Fund		Restricted
			£
	Balance 1.1.24		13,601
	Balance 31.12.24		<u>13,601</u>
16	Legacies		Unrestricted
			£
	Balance 1.1.24		125,172
	Balance 31.12.24		<u>125,172</u>
17	Church Repairs & Maintenance Fund (Legacy)		Restricted
	Balance 1.1.24		7,191
	Balance 31.12.24		<u>7,191</u>

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF ST. FRANCIS WEST WICKHAM PAROCHIAL CHURCH COUNCIL

Accounts certificate for the year ending 31st. December 2024 which are set out on pages 1 to 8.

Respective responsibilities of the Trustees and Independent Examiner

The charities' trustees consider that an audit is not required under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

1. Examine the accounts under section 145 of the 2011 Act
2. Follow the procedures laid down in the General Directions given by the Charities Commission section 145(5)(b) of the 2011 Act
3. State whether particular matters have come to my attention

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions of the Charity Commission.

An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It includes consideration of any unusual items or disclosures in the accounts and seeking explanation from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required under a full audit and consequently I do not present an audited opinion on the accounts.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part on an independent examination.

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



Neil Tullis ACA
59 Greenways
Beckenham
Kent BR3 3NQ

February 26, 2025