



Statement of the Final Accounts for the Year Ending 31st December 2025

Trustees Report

1. The purpose of the Charity is to invite and welcome others to "come and see" (John 1.39) who Jesus Christ is.
2. A summary of the main activities and achievements of the Charity is contained in the Secretary's Report to the APCM.
3. The Charity is a public benefit entity. Its governing document is the PAROCHIAL CHURCH COUNCIL POWERS MEASURE (1956) AS AMENDED AND CHURCH REPRESENTATION RULES THAT CAME INTO FORCE ON 02 JAN 1957.
4. The Trustees have had regard to the Charity Commission's guidance on public benefit.
5. The List of Names of the Trustees is shown in Appendix I.
6. Recruitment and appointment of new Trustees occurs through the Annual Parish Church Meeting (APCM).
7. Except for the Rector, who is employed by the Diocese of Southwark, all the work of the Charity is carried out by volunteers who are members of the Church.
8. The policy adopted by the Charity to determine the appropriate level of reserves is as follows;
 - a. Consider the level of funds at any one time listed as Restricted and Designated
 - b. Review the ongoing commitments for the next three months
 - c. Ensure that there are sufficient funds available to meet these commitments having ring fenced those funds in 'a' above.

Financial Review of 2025

Total receipts for the year were £132,689 (2024 - £120,112) of which £21,675 represented restricted income (including a £20,000 grant from Marshall's Charity for our AV System improvement project) with total expenditure of £123,672 (2024 - £94,549), of which £27,507 was restricted expenditure.

Net income for the year amounted to £9,017 (2024 - £25,563) with a net decrease of £5,832 in restricted funds.

As at 31st December 2025 the Church had monetary funds of £112,146 (2024 - £103,127) of which £45,808 were restricted funds (2024 - £51,640).

Explanatory Notes to be read in conjunction with the Accounts

1. Regular Giving – comprises plate collections at services, covering both cash and the weekly envelopes scheme. It also includes money received through standing orders and other electronic donations, and donations via the Parish Giving Scheme operated by the Church of England.
2. HMRC - Gift Aid recovered on any giving where the giver is known, is a tax payer and has completed the appropriate Declaration. Also includes Gift Aid recovered through the Gift Aid Small Donations Scheme (GASDS) on unidentified cash donations where applicable.
3. Mission Collections - Money received for collections at Church events where a specific purpose has been identified.
4. Donations - Lump sum donations, grants and legacies, often given towards a specific project.
5. Bus Stop Café (BSC) – income and expenditure from the sale of food and drinks at the weekly cafe.
6. Investment Interest – Interest received on our Bank Accounts, see the Bank Account Summary - attached as Appendix II.
7. Ralph Cottage Rent – Rental income received from the tenants.
8. Minister's Expenses – expenses paid to the Rector in carrying out her duties (phone charges, travel, books etc.) totalled £943.
9. Churchyard expenses – covers general churchyard maintenance costs.
10. Mission Giving – covers donations we make to support our Mission Partners.
11. Church Hall Running Costs – routine costs associated with the running of the Hall – utilities, cleaning, insurance etc.
12. Church Hall Maintenance – costs associated with maintaining the Hall, usually one-off costs as issues arise.
13. Ralph Cottage Expenses – routine costs associated with the cottage such as insurance, Gas Safety checks etc.
14. Ralph Cottage Maintenance – costs associated with maintaining the cottage, usually one-off costs as issues arise.
15. East Wall Design and Costing Phase includes all the costs associated with the on-going technical investigation and design work to propose a solution for stabilising and repairing the structural damage affecting the East Wall.



Statement of the Final Accounts for the Year Ending 31st December 2025

Receipts and Payments Account

Receipts (£)	2025				2024
	Unrestricted	Designated	Restricted	Total	Totals
Regular Giving Excluding Gift Aid	41,657	0	0	41,657	42,040
HMRC Gift Aid (inc. GA via PGS)	8,995	625	1,175	10,795	10,953
Mission Collections	940	0	0	940	1,002
Donations and Grants	4,883	4,000	20,500	29,383	20,841
Bus Stop Café	2,079	0	0	2,079	2,460
Fund-raising activities	2,568	0	0	2,568	2,657
Investment Interest	1,861	0	0	1,861	2,186
Ralph Cottage Rent	18,300	1,500	0	19,800	18,000
Hall Hire	22,393	0	0	22,393	17,150
Weddings and Funerals	1,213	0	0	1,213	2,783
Hall key deposits	0	0	0	0	40
Total Receipts	104,889	6,125	21,675	132,689	120,112

Payments (£)	2025				2024
	Unrestricted	Designated	Restricted	Total	Totals
Parish Support Fund	50,000	0	0	50,000	55,000
Organ and Choir	0	0	716	716	734
Church Running Costs	11,278	8,226	1,000	20,504	10,344
Church Maintenance	396	0	0	396	2,970
Ministers Expenses	943	0	0	943	445
Churchyard Expenses	2,601	0	0	2,601	800
Books, Printing and Stationery	669	0	0	669	539
Bus Stop Café	456	0	0	456	606
Flowers	0	0	0	0	43
Children and Young People's Activities	0	0	282	282	535
Mission Giving	3,033	0	0	3,033	3,339
Church Hall Running Costs	13,097	0	40	13,137	12,375
Church Hall Maintenance	1,903	0	0	1,903	2,131
Ralph Cottage Expenses	537	0	0	537	527
Ralph Cottage Maintenance	25	0	0	25	350
Total Normal Payments	84,938	8,226	2,038	95,202	90,738

Special Projects (£)					
Premises Maintenance	0	3,001	0	3,001	3,612
East Wall Design and Costing Phase	0	0	1,260	1,260	0
AV Project 2025	0	0	24,153	24,153	-
Hall Shed project	0	0	56	56	199
Totals	0	3,001	25,469	28,470	3,811

Total Payments	84,938	11,227	27,507	123,672	94,549
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Excess income over expenditure	19,951	-5,102	-5,832	9,017	25,563
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St Peter's Church Woodmansterne
Rectory Lane, Banstead SM7 3NR
Registered Charity Number 1150826

Statement of the Final Accounts for the Year Ending 31st December 2025

Statement of Assets and Liabilities as at 31 December 2025

Tangible Fixed Assets (£)	2025	2024	
Ralph Cottage	610,000	610,000	
Church Hall and car park	1,520,000	1,520,000	
	2,130,000	2,130,000	Note 1
Current Assets (£)			
Cash in bank – CAF Accounts	112,146	103,127	
Total assets (£)	2,242,146	2,233,127	
Liabilities falling due within one year			
	0	10,000	Note 2
Total Assets less Current Liabilities	2,242,146	2,223,127	

Note 1: Ralph Cottage was re-valued at February 2022. The Hall and car park were not re-valued in 2025.

Note 2: The £10,000 liability in 2024 related to a dispute with our electricity supplier to the Church.

Due to a meter configuration error, we had not been billed for consumption since April 2023. This was resolved in June 2025 and we made payments totalling £9,226 to bring the account up-to-date.

Billing and payments have since run normally so no further liability is apparent.

Signed on behalf of the Parochial Church Council (PCC) of St Peter's Church Woodmansterne by:

Alison Elson – Rector and Chair of the PCC

Alan Carter – Treasurer

A-J-Elson

Alan Carter

Date: 17-2-26

Date: 17/2/26



Statement of the Final Accounts for the Year Ending 31st December 2025

2026 Proposed Budget	2025		2026
Receipts	Budget	Actual	Budget
Regular Giving Excluding Gift Aid	42,542	41,657	41,844
HMRC Gift Aid (inc. GA via PGS)	10,531	10,795	9,877
Mission Collections	1,002	940	0
Donations and Grants	25,503	29,383	4,427
Bus Stop Café	2,488	2,079	2,092
Fund-raising activities	2,250	2,568	3,015
Investment Interest	2,000	1,861	1,700
Ralph Cottage Rent	19,800	19,800	19,800
Church Hall Lettings	14,996	22,393	20,886
Weddings and Funerals	1,000	1,213	0
Hall key deposits	0	0	0
Total Receipts	122,112	132,689	103,641
	2025		2026
Payments	Budget	Actual	Budget
Parish Support Fund	50,000	50,000	52,860
Organ and Choir	607	716	720
Church Running Costs	26,200	20,504	20,926
Church Maintenance	1,499	396	2,000
Minister's Expenses	1,110	943	1,057
Churchyard Expenses	1,092	2,601	1,650
Books, Printing and Stationery	550	669	715
Bus Stop Café	720	456	550
Children and Young Peoples's Activities	493	282	326
Mission and other Charitable Donations	3,575	3,033	3,747
Church Hall Running Costs	13,431	13,137	13,608
Church Hall Maintenance	500	1,903	500
Ralph Cottage Expenses	537	537	580
Ralph Cottage Maintenance	25	25	0
Total Normal Payments	100,339	95,202	99,239
Excess income over operating expenditure	21,773	37,487	4,402
	2025		2026
Special Projects for 2026	Budget	Actual	Budget
Premises Maintenance Projects	2,940	3,001	0
Hall Shed Project	0	56	0
AV Project	22,464	24,153	0
East Wall Design and Costing Phase	10,000	1,260	11,800
Total	35,404	28,470	11,800
Grand total payments	135,743	123,672	111,039
Overall excess expenditure over income	13,631	-9,017	7,398



Statement of the Final Accounts for the Year Ending 31st December 2025

Financial Statements for the Year Ended 31st December 2025

Analysis of Receipts and Payments RECEIPTS (£)	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Voluntary Income					
Regular Giving - includes SO's and PGS	41,657	0	0	41,657	42,040
All other giving	5,823	4,000	20,500	30,323	21,843
Gift aid recovered	8,995	625	1,175	10,795	10,953
	56,475	4,625	21,675	82,775	74,836
Revenue Generating Activities					
Hall Lettings	22,393	0	0	22,393	17,150
Bus Stop Café	2,079	0	0	2,079	2,460
Fund-raising activities	2,568	0	0	2,568	2,657
	27,040	0	0	27,040	22,267
Income from Investments					
Ralph Cottage Rent	18,300	1,500	0	19,800	18,000
Interest	1,861	0	0	1,861	2,186
	20,161	1,500	0	21,661	20,186
Income from Church Activities					
Weddings and Funerals	1,213	0	0	1,213	2,783
Hall key deposits	0	0	0	0	40
	1,213	0	0	1,213	2,823
Total Receipts	104,889	6,125	21,675	132,689	120,112



Statement of the Final Accounts for the Year Ending 31st December 2025

Analysis of Receipts and Payments PAYMENTS (£)	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Church Activities					
Mission giving and donations	3,033	0	0	3,033	3,339
	3,033	0	0	3,033	3,339
Costs of generating funds					
Ralph Cottage Costs (Includes maintenance)	562	0	0	562	877
Bus Stop Café Costs	456	0	0	456	606
	1,018	0	0	1,018	1,483
Ministry					
Parish Support Fund	50,000	0	0	50,000	55,000
Clergy and staffing costs	943	0	0	943	445
	50,943	0	0	50,943	55,445
Church Running and Maintenance					
Organist and Choir	0	0	716	716	734
Children and Young People's Activities	0	0	282	282	535
Printing and Stationery	669	0	0	669	539
Church running costs	11,674	8,226	1,000	20,900	13,357
Churchyard	2,601	0	0	2,601	800
Hall running costs (Includes maintenance)	15,000	0	40	15,040	14,506
	29,944	8,226	2,038	40,208	30,471
Total Normal Payments	84,938	8,226	2,038	95,202	90,738
Special Projects					
Premises Maintenance	0	3,001	0	3,001	3,612
East Wall Design and Costing Phase	0	0	1,260	1,260	0
AV Project 2025	0	0	24,153	24,153	-
Hall Shed project	0	0	56	56	199
	0	3,001	25,469	28,470	3,811
Overall Total Payments	84,938	11,227	27,507	123,672	94,549
Excess income over expenditure	19,951	-5,102	-5,832	9,017	25,563



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Financial Statements for the Year Ended 31st December 2025

Further analysis

RECEIPTS (£)

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2025	Total 2024
Voluntary Income	56,475	4,625	21,675	82,775	74,836
Revenue Generating Activities	27,040	0	0	27,040	22,267
Income from Investments	20,161	1,500	0	21,661	20,186
Income from Church Activities	1,213	0	0	1,213	2,823
Total Receipts	104,889	6,125	21,675	132,689	120,112

PAYMENTS (£)

Church Activities	3,033	0	0	3,033	3,339
Costs of generating funds	1,018	0	0	1,018	1,483
Ministry	50,943	0	0	50,943	55,445
Church Running and Maintenance	29,944	8,226	2,038	40,208	30,471
Special Projects	0	3,001	25,469	28,470	3,811
Total Payments	84,938	11,227	27,507	123,672	94,549
Excess income over expenditure	19,951	-5,102	-5,832	9,017	25,563



Statement of the Final Accounts for the Year Ending 31st December 2025

Notes to Financial Statements for the Year Ended 31 December 2025

1. The financial statements of the PCC have been prepared on a Receipts and Payments basis. They are intended to comply with the requirements of the Diocese of Southwark and the Charities Commission.
2. Fixed assets retained for the church are the freehold of Ralph Cottage, Rectory Lane, Woodmansterne, and the Church Hall at their current estimated value.
3. Funds: General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use. Restricted and Designated funds are held for specific projects as instructed, usually by the donor (Restricted) or as agreed by the PCC (Designated). The amounts, fund titles and movements in the funds are set out in the Table below.
4. Additions are new income, usually donations or grants given specifically for the fund's purpose. Reductions are expenditure charged to each fund in delivering its purpose. Transfers are movements of existing money from or to General Funds as agreed by the PCC, typically to reinforce a continuing Designated Fund or close one that is no-longer required.
5. The PCC created a new Designated Fund in March 2025 to provide for future costs anticipated for Ralph Cottage. Currently, we are allocating £150 per month to this from General Funds.

Restricted and Designated Funds

	Amounts from 2024	Changes in 2025		Transfers		Balance
Restricted Funds		Additions	Reductions	In	Out	
Children and Young People's Fund	1,052	0	282	0	0	770
Hall Key Deposits	380	0	40	0	0	340
East Wall Fund	23,004	0	1,260	0	0	21,744
Clock Repair Fund	625	250	0	0	0	875
Hall Shed Fund	89	0	56	0	0	33
Church Energy Costs 2022/23	1,000	0	1,000	0	0	0
Gwen Steel & Jacky White Projects Fund	21,678	21,425	24,153	0	0	18,950
Organ Maintenance Fund	3,812	0	716	0	0	3,096
Total Restricted Funds	51,640	21,675	27,507	0	0	45,808
Designated Funds						
Defibrillator	81	0	0	0	0	81
Premises Maintenance	2,299	4,625	3,001	0	0	3,923
Church Electricity provision 2023-25	8,000	0	8,226	2,000	1,774	0
Ralph Cottage Fund	0	0	0	1,500	0	1,500
Total Designated Funds	10,380	4,625	11,227	3,500	1,774	5,504
General Fund	41,108					60,834
Rounding adjustment	-1					0
Total Funds	103,127					112,146



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Statement of the Final Accounts for the Year Ending 31st December 2025

Signed on behalf of the Parochial Church Council (PCC) of St Peter's Church Woodmansterne by:

Alison Elson – Rector and Chair of the PCC

Alan Carter – Treasurer

A-J Elson

Alan Carter

Date: 17.2.26

Date: 17/2/26



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Independent Examiner's report to the Parochial Church Council (PCC) of St Peter's Church, Woodmansterne, Surrey

This report on the Accounts of the PCC for the year ended 31st December 2025, which are set out on the preceding pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 (the regulations) and Section 145 of the Charities Act 2011 (the Act).

Responsibilities and basis of report

As the members of the PCC and trustees, you are responsible for the preparation of the Accounts in accordance with the requirements of the Charities Act 2011 (the Act). You consider that the audit requirements of Section 142(2) of the Charities Act 2011 do not apply.

I report in respect of my examination of the PCC's accounts as required under Section 145 of the 2011 Act and in carrying out the examination I have followed all the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters came 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 PCC as required by Section 130 of the Act; or
2. That the accounts do not accord with those accounts; or
3. That the accounts do not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than the requirement that the accounts give a 'true and fair view' which is not a matter considered as part of 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.

David Wheeler FCCA
Cheeld Wheeler & Co
Chartered Certified Accountants
Redhill Chambers
2d High Street
Redhill
Surrey
RH1 1RJ

Dated: 1 April 2026



St Peter's Church Woodmansterne
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Statement of the Final Accounts for the Year Ending 31st December 2025

Appendix I: List of Names of the Trustees

Name	Date of Appointment	Date of Resignation
Susan Knight	6 th April 2014	
Lucinda Ayles	22 nd April 2018	
Alan Carter	15 th September 2020	
Sally Frost	23 rd January 2022	4 th May 2025
Kate Saunders	23 rd January 2022	4 th May 2025
John Wilson	23 rd January 2022	
Rev. Alison Elson	11 th January 2023	
Helen Hadjicharalambous	19 th September 2023	
Kirsty Wyatt	21 st April 2024	
Ernest Thompson	4 th May 2025	

Notes:

Sally Frost and Kate Saunders stood down as Trustees at the APCM on 4th May 2025.

Ernest Thompson was elected to the PCC at the APCM on 4th May 2025 and became a Trustee from that date.



St Peter's Church Woodmansterne
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Appendix II: Bank Account Summary

	Opening Balances 01/01/2025	Receipts (including Transfers)	Payments (including Transfers)	Interest (included in Receipts)	Closing Balances 31/12/2025
CAF No.1 Account	3,733.17	147,307.28	143,670.91	8.94	7,369.54
CAF No.2 Account	12,603.99	48,853.49	39,600.00	389.04	21,857.48
CAF No.3 Account	86,790.07	41,262.94	45,134.40	1,462.94	82,918.61
	103,127.23	237,423.71	228,405.31	1,860.92	112,145.63