

**St Peter's Parochial Church Council,  
Chertsey**

**Report and Financial Statements**

**Year Ending 31 December 2025**

## **Aims and Purposes**

St. Peter's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance and development of the church buildings.

## **Objectives and Activities**

The primary objective of the PCC is the promotion of the gospel of Jesus Christ according to the doctrines and practices of the Church of England. We are committed to ministering as widely as possible across the community of Chertsey to draw men, women and children into a living relationship with Jesus Christ and to serve, unreservedly, the wider community.

One significant development saw the appointment of two new incumbents - Rev. Anne Richardson and Rev. Phil Richardson - with effect from 1st October 2025. They operate as a job share and co-lead the existing Leadership team and ministry areas.

The PCC also aims to operate a policy of tithing 10% of the church's income from congregational giving to the General Fund. Every three years the PCC identifies four or five charitable trusts (local, national and international) to be recipients of our tithe. In addition to this, funds are raised and given to other charitable trusts each year. For 2025, due to financial income pressures, the PCC agreed to commit £2,000 – representing 10% of income raised from commercial rental activities (Hall Hire).

The church is part of the Benefice of Chertsey, Lyne and Longcross within the Runnymede Deanery and Anglican Diocese of Guildford.

## **Financial Review**

The 2025 accounts show a small positive carry forward of funds despite a very challenging year for income generation. Total General Fund Income was £205,749 assisted by increased hall hire income, wedding fees and generosity from the congregation. Expenses were managed closely and were lower than last year across most areas. The Total General Fund Expenditure was £222,664 resulting in a deficit on this fund of £16,915 due to the PCC's obligation to meet the outstanding Parish Share balance of £19,813. This leaves reserves of £4,924 to carry forward.

A new Fund was established to support the costs of the Children's and Family Worker facilitated with congregation gifts and Charity grants to the value of £18,800.

Total receipts on the Restoration fund were £11,576 following a campaign to raise funds to replace the marquee. Total expenditure is shown as £48,265 with the majority consisting of the building related items being depreciated over a 10-year period. The carry forward balance of this fund is £286,318.

During the year the total fund balances reduced from £344,625 to £291,240. The average number of people in our regular giving scheme each month was 74 – an increase compared to 72 last year.

## **Reserves Policy**

The PCC works towards maintaining a cash reserve amount equivalent to 3 months of expenses should there be sufficient funds available to enable this. As of 31 December 2025, the General Fund equated to -20 days of cover (LY 30).

## Structure, Governance and Management

The method of appointment of church members is set out in the church representation rules. All church attendees are encouraged to register on the Electoral Roll, who are then eligible for election to the PCC. The PCC of St. Peter's Church is a registered charity with the Charities Commission number 1159207.

The elected members of the PCC are the trustees of the charity. Any individuals co-opted or in attendance at any PCC meetings have been, and will in future be, at the specific invitation of the elected PCC. Such individuals have no legal standing as trustees or voting rights on the PCC.

## Administrative Information

St. Peter's Parochial Church is situated in Chertsey, Surrey. It is part of the Diocese of Guildford, within the Church of England. The correspondence address is London Street, Chertsey, Surrey KT16 8AS.

## Bankers

National Westminster Bank PLC.

CBF Church of England Deposit Fund.

## Members of the Parochial Church Council

All the members of the Parochial Church Council were elected at the 2025 APCM. The members of the Parochial Church Council during the year were:

<b>Vicar</b>	Vacancy until 02/09/2025, then: Rev. Anne Richardson (Priest in Charge) Rev. Phil Richardson (Associate Vicar)
<b>Curate</b>	Rev. Sue Phillips (SSM) (Ex Officio Member)
<b>Asst. Minister</b>	Rev. Christine Pattinson (SSM) (Ex Officio Member)
<b>Ministry Team</b>	George Hobbs (LLM) (Emeritus) Carolyn Clark (LLM) (Ex Officio Member) Rev. Suzi Browning (OPTO) (from November 2025)
<b>Churchwardens</b>	David Phillips Janet Alexander
<b>Elected members</b>	Jacqueline Churchman (Secretary) Dominic Maher (Treasurer) Ronald Howell (DBS/Safeguarding) Christine Leach Clare Rice Jemma Isaacs Victoria Kennedy Jean Warwick William Skeates Michael Baxter Kingsley Okoli David Tucker Charles Cochrane

**Deanery Synod Reps** Rosemary Richards  
Gordon Clark  
Sarah Howarth (until 15/09/25) & Kate Schuil (from 15/09/25)

Approved by the Parochial Church Council on the 16/3/2026 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'A Richardson', written in a cursive style.

Rev. Anne Richardson  
Chairman

### Independent Examiner Statement

I report to the trustees on my examination of the accounts of the charity for the year ended 31 December 2025.

#### *Responsibilities and Basis of Report*

As the charity's trustees, members of the Parochial Church Council are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

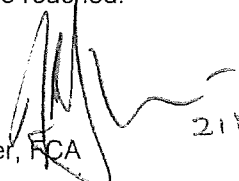
I confirm that I am qualified to examine the PCC's accounts being a life member of the Institute of Chartered Accountants in England and Wales.

#### *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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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.

  
John W Foster, FCA 21 March 2026

40 Ellingham Road, Chessington, KT9 2JA

### Statement of Financial Activities

	Unrestricted/ Designated	Restricted	Total 2025	Prior Year 2024
<b>Incoming Resources</b>				
Donations & Legacies	161,896	5,110	167,006	208,638
Charitable Activities	17,531	0	17,531	6,831
Investments	18	165	183	362
Trading Activities	21,066	0	21,066	18,905
Other	5,238	6,301	11,539	26,660
<b>Total incoming resources</b>	<b>205,749</b>	<b>11,576</b>	<b>217,325</b>	<b>261,396</b>
<b>Resources Used</b>				
Charitable Activities	222,483	48,265	270,748	291,676
Governance Costs	181	0	181	72
<b>Total resources used</b>	<b>222,664</b>	<b>48,265</b>	<b>270,929</b>	<b>291,748</b>
<b>Net Movement of Funds</b>	<b>(16,915)</b>	<b>(36,689)</b>	<b>(53,604)</b>	<b>(30,352)</b>
Investment Gains (or Losses)	219	0	219	0
<b>Total Funds Brought Forward</b>	<b>21,620</b>	<b>323,005</b>	<b>344,625</b>	<b>374,977</b>
<b>Total Funds Carried Forward</b>	<b>4,924</b>	<b>286,316</b>	<b>291,240</b>	<b>344,625</b>

**Balance sheet**  
**as at 31st December 2025**

	£ 2025	£ 2024
<b>Fixed assets</b>		
Tangible assets	273,962	311,082
	<b>273,962</b>	<b>311,082</b>
<b>Current assets</b>		
Investments	538	594
Cash at bank and in hand	39,077	45,265
	<b>39,615</b>	<b>45,859</b>
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	22,336	12,316
	<b>22,336</b>	<b>12,316</b>
<b>Total net assets less liabilities</b>	<b>291,240</b>	<b>344,625</b>
<b>Represented by</b>		
<b>Unrestricted</b>		
General fund	(12,249)	20,914
<b>Designated</b>		
Coffee Break - Charity Collections	469	706
Children's & Family Worker	16,704	0
<b>Restricted</b>		
Belfry Fund	1,519	1,519
Restoration Fund	284,797	320,428
Uganda - Moyo Hospital Fund	0	1,058
<b>Funds of the church</b>	<b>291,240</b>	<b>344,625</b>

These financial statements on pages 6 to 13 were approved by the PCC on 16/03/26, and were signed on its behalf by:

Reverend ~~xxxxxxxxx~~ *Anne Richardson*

Date: xxxxxxxxxxxx *31/3/26*

## Notes to the Accounts – Year ending 31<sup>st</sup> December 2025

### Accounting Policies

The financial statements have been prepared in accordance with the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, together with applicable accounting standards and the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015).

The financial statements have been prepared on an accrual's basis under the historical cost convention.

### Incoming Resources

#### Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the PCC becomes legally entitled to the benefit of the use of the resources;
- their ultimate receipt is virtually certain; and
- the monetary value can be measured with sufficient reliability

### Grants and Donations

Grants and donations are included in the SOFA when any pre-conditions for their use by the PCC have been met. For collections and planned giving this is when the funds are received.

### Gift Aid Tax Claims on Donations:

Gift Aid and other tax claims are included in the SOFA in the accounting year in which they are received.

### Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

### Investment Income

This is included in the accounts when receivable.

### *Expenditure and Liabilities*

#### Liability Recognition

Liabilities are recognized as soon as the legal or constructive obligation arises.

#### Outward Giving

Giving to charitable organizations represents approved PCC giving as a commitment from current year activities.

### *Assets*

#### Consecrated and benefice property

Consecrated and benefice property of any kind is excluded from the financial statements in accordance with Section 10(2) (a) and (c) of the Charities Act 2011.

#### Moveable Church Furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available - in this case the item is not capitalized, but all items are included in the Church's inventory in any case.



### Tangible Fixed Assets

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost and depreciated over their useful economic lives. The costs of the major re-ordering of the church in 2023 are being depreciated over a ten-year period.

### Short Term Deposits

These include cash held on deposit either with the CBF Church of England Funds or at the bank.

### Funds

#### Unrestricted Funds

These represent the funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on future projects and which are therefore not included in its 'free reserves'.

#### Designated Funds

These are funds that must be spent on the purposes for which the gift was made, and Designated funds are those that the PCC have decided should be used for a specific purpose.

#### Restricted Funds

These are funds that must be spent on restricted purposes.

<b>Fund</b>	<b>Purpose</b>
General Fund objectives	Unrestricted, undesignated, available for any of the PCC's
Belfry	Restricted for the expenses relating to the church bells and tower
Uganda - Moyo Hospital Fund	Restricted for the fundraising of medical equipment
Coffee Break	Designated for the collection and distribution of funds raised through specific Church events
Children's & Family Worker	Designated to support salary cost of the employee
Restoration Fund	Restricted for the expenses relating to the planned redevelopment of the church and church hall.

## Analysis of Income and Expenditure

### Analysis of Income

2025	Unrestricted/ Designated	Restricted	Total 2025	Total 2024
<b>Incoming Resources</b>				
<b>Donations &amp; Legacies</b>				
Planned Giving & Donations	129,214	1,020	130,234	185,276
Gift Aid	21,882	90	21,972	21,362
Grants	10,800	4,000	14,800	2,000
<b>Charitable Activities</b>				
Holiday Club	1,310	0	1,310	160
Fees Income (Gross)	16,220	0	16,220	6,671
<b>Investments</b>				
Bank Interest received	18	165	183	362
<b>Trading Activities</b>				
Hall Hire	20,065	0	20,065	17,705
Book Sales	1,002	0	1,002	1,200
<b>Other</b>				
Other Income	480	6,301	6,781	23,060
Deanery Administration	4,758	0	4,758	3,600
<b>Total incoming resources</b>	<b>205,749</b>	<b>11,576</b>	<b>217,325</b>	<b>261,396</b>

## Analysis of Expenditure

2025	Unrestricted/ Designated	Restricted	Total 2025	Total 2024
<b>Resources Used</b>				
<b>Charitable Activities</b>				
Children & Youth, and Marquee project	1,105	6,286	7,391	1,454
Administration	13,993	2,154	16,147	14,108
Parish Share	103,751	0	103,751	101,220
Depreciation	0	37,121	37,121	27,120
Costs of Church Services	5,251	0	5,251	4,604
Outward Giving	5,427	1,058	6,485	40,396
Premises Costs	22,970	1,647	24,617	15,716
Staff Costs	61,595	0	61,595	51,975
Other Expenditure	3,633	0	3,633	25,083
Deanery Administration	4,758	0	4,758	3,600
Governance Costs	181	0	181	72
<b>Total resources used</b>	<b>222,664</b>	<b>48,265</b>	<b>270,929</b>	<b>291,748</b>

## Notes - Other

### Volunteers

The charity benefits greatly from the voluntary contributions of time and money. Please refer to the trustees' report for further details about volunteer contributions to the organisation.

### Independent Examination Fees

Fees payable to the independent examiner were: £Zero.

### Staff Costs

The total staff costs and employee benefits for the reporting period are as follows:

Gross wages and salaries: £61,733.84

Employers NI costs: £5087.72

Employers Pension costs: 2051.63

The average number of employees during the year was 5 (2024:6).

No employees received salaries at a rate of more than £60,000 per annum.

## Fixed Assets

Tangible assets	Church Hall Windows £	New Chairs £	Church Re-ordering £	Total £
Cost * (30 <sup>th</sup> September 2023)	10,165	20,685*	313,007*	343,857
Net book value: At 31 <sup>st</sup> December 2024	4,066	18,099	288,917	311,083
Depreciation Charge for the year	<u>2,033</u>	<u>2,069</u>	<u>33,019</u>	<u>37,121</u>
Net book value: At 31 <sup>st</sup> December 2025	<u>2,033</u>	<u>16,031</u>	<u>255,898</u>	<u>273,962</u>

## Grants received

	2025	2024
Haberdashers	£3,500	£2,000
Shanley Foundation	£2,000	NA
Benefact Trust	£3,800	NA
Garfield Weston	£5,000	NA
Surrey Church's Trust	£500	NA

## Liabilities of more than one year

There is a liability to pay £1359.12 a year on the photocopier lease until October 2030.

There is a new liability to pay £1750.84 a year on a new dishwasher lease until July 2027.

## Transactions with Related Parties

There were no commercial transactions with related parties during the accounting period.

Donations from PCC members were numerous and considered to be part of the normal operations of the PCC and also include donations for special appeals held during the year. The PCC have decided that it would be inappropriate to declare such donations in these notes.

## Pensions

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.



**Analysis of Charitable Funds - 2025**

	Opening Balance	Income	Expenditure	Fund Transfers	Investment Gains (or Losses)	Closing Balance
<b>Unrestricted</b>						
General	20,914	185,986	219,368	0	219	(12,249)
Total	20,914	185,986	219,368	0	219	(12,249)
<b>Designated</b>						
Coffee Break	706	963	1,200	0	0	469
Children's and Family Worker	0	18,800	2,096	0	0	16,704
Total	706	19,763	3,296	0	0	17,173
Unrestricted Total	21,620	205,749	222,664	0	219	4,924
<b>Restricted</b>						
Belfry Fund	1,519	0	0	0	0	1,519
Restoration Fund	320,428	11,576	47,207	0	0	284,797
Uganda - Moyo Hospital Fund	1,058	0	1,058	0	0	0
Restricted Total	323,005	11,576	48,265	0	0	286,316
TOTAL	344,625	217,325	270,929	0	219	291,240

