

**INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH
COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER AND ST PAUL,
LINGFIELD**

Charity Number 1165585

I report on the financial statements of the Parochial Church Council of the Ecclesiastical Parish of St Peter and St Paul, Lingfield for the year ended 31st December 2025 which are set out on the following pages 2 to 5

Respective responsibilities of the Council members and examiner

The Charity's Parochial Church Council (the 'PCC') members are responsible for the preparation of the financial statements. The PCC members consider that an audit is not required for this year under section 145 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 independent examiner's statement

My examination was carried out in accordance with 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 the PCC members 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:

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



Joanna Unsworth FCCA
Certified Chartered Accountant
Unsworth's Accountancy Services Ltd
39 Stockwell Road
East Grinstead
West Sussex, RH19 4BD

Dated: 31/03/2026

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST PETER AND ST PAUL, LINGFIELD**

Charity No. 1165585

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

Receipts and Payments account

	Unrestricted funds		Restricted funds	Total 2025	Total 2024
	General	Designated			
	£	£	£	£	£
Receipts					
<i>Voluntary Receipts</i>					
Regular Giving					
Planned giving	32,012			32,012	32,549
Collections and other giving	16,151			16,151	15,071
Income tax recovered	10,180			10,180	9,825
<i>Other voluntary receipts</i>					
Legacies				0	0
Large Donations (note 2)	4,000			4,000	2,500
Grants received (note 2)	3,247	6,847	7,255	17,349	18,804
<i>Receipts from activities for generating funds</i>					
Fundraising Income (note 3)	3,067	8,646		11,713	12,301
Other income	3,965	1,025	3,565	8,555	7,484
<i>Receipts from Church activities</i>					
Fees for weddings and funerals	7,372			7,372	9,790
<i>Receipts from investments</i>					
Capital Released from Investment Assets	20,000			20,000	0
Income from investments	5,250		630	5,880	6,212
Bank deposit account interest	192			192	294
Total Receipts	105,436	16,518	11,450	133,404	114,830
Payments					
<i>Church activities</i>					
Diocesan parish share	53,458			53,458	51,650
Church running expenses	13,596			13,596	13,915
Wages and NI (note 5)	8,860			8,860	11,772
Clergy expenses	2,442			2,442	2,654
Cost of services	2,435			2,435	1,605
Cost of Weddings & Funerals	2,180			2,180	1,570
Maintenance of Lower Churchyard			194	194	384
Maintenance of buildings and organ		9,809		9,809	33,695
Printing, stationery and computer costs	1,457			1,457	749
Maintenance of Churchyard		5,252		5,252	3,695
Accountant's fee	300			300	282
Charitable giving (note 4)	1,489			1,489	2,007
Cost of Fundraising (note 3)	544	2,376		2,920	2,780
Other Costs	1,528			1,528	6,278
Designated/Restricted Fund Costs		1,868	6,563	8,431	12,442
Total Payments	88,289	19,305	6,757	114,351	145,478
Surplus/(Deficit)	17,147	-2,787	4,693	19,053	-30,648
Cash Assets 31/12/24	22,569				
Plus surplus for the year to 31/12/24	19,053				
Cash Assets 31/12/25	41,622				

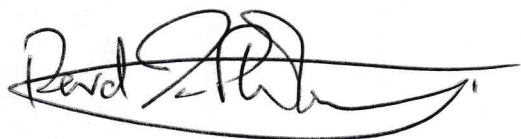
General Funds	Designated Buildings & Organ	Restricted LGY & Youth Youth Hub	Total Y/E 2025	Total Y/E 2024
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Statement of Assets and Liabilities

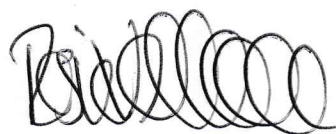
	£	£	£	£	£
Cash Funds					
Cash in the Bank	27,693	4,516	9,413	41,622	22,569
				0	
Investment assets (note 7)				0	
CBF Global Equity Income Fund (LGY)			24,679	24,679	26,139
CBF Investment Fund Income Shares	1,553	175,000		176,553	199,200
Income Account (transferred to capital)				0	10,539
Urie Bequest Fund (now merged into CBF Inv Fund)				0	4,972
				0	
Other Assets				0	
Boiler	760			760	1,013
Air Heaters	911			911	1,215
Total assets	30,917	179,516	34,092	244,525	265,647

The attached notes on pages 4 and 5 form part of these financial statements

Approved by the PCC at their meeting on 3rd March 2026 and signed on their behalf by:



The Reverend Ian Whitley (Chairman)



Rosemary Vervecken (Hon Treasurer to the PCC 2025)

NOTES**1 Accounting Policies**

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006, as amended by the provisions of the Charities Act 2006, using the Receipts and Payments basis (as St Peter & St Paul Lingfield qualifies for this simplification as it qualifies as a small charity) with items recognised at cost or transaction value unless otherwise stated and in accordance with applicable accounting standards.

	2025	2024
	£	£
2 Donations and Grants		
2a Grants		
Churchyard Maintenance (LPC)	3,750	3,500
Warm Hub (Lingfield Utd Trust & Surrey CC)	2,388	1,845
Youth Hub Grants (2025 YMCA East Surrey and Alliance for Better Health)	7,255	2,800
Bubble Church Initiative (South London Church Fund)	1,200	0
Other Grants (2025 Big P's, Tiny P's 2024 Godly Play) South London Church Fund/Southwark DBF	1,250	900
LPW VAT Reclaim on Building/Fixtures (including Organ)	1,506	9,759
	17,349	18,804
2b Large Donations		
Friends of St Peter & St Paul (2024 Organ 2025 Miller Room Tables)	500	2,500
Anonymous Donations from two Congregants	4,000	0
	4,500	2,500
2c Smaller Donations		
Flower Fund	220	381
Messy Church/Little P's	53	182
	273	563
3 Fundraising		
Summer Fete (net)	6,270	7,593
Xmas Market (net)	2,201	1,928
	8,471	9,521
4 Charitable Giving		
Bishop's Lent Appeal	40	0
East Grinstead Foodbank	0	444
Young Epilepsy	0	100
Daisy Garland	0	270
Royal British Legion	0	28
Community Defibrillator	0	0
MacMillan	750	841
Unicef	0	0
Welcare Southwark	0	0
Crisis at Christmas (2025) Crisis UK (2024)	200	324
British Red Cross	498	0
	1,489	2,007
4a Designated payments		
Flower Fund	273	417
Messy Church	450	584
Youth Club/Big P's	393	273
Music Fund	38	42
	1,154	1,316

5 Wages and emoluments

Includes organist/director of music, cleaner, and half the salary of an office assistant (shared with collegiate church of St John's DormanslandSt John's).

The average monthly number of employees during the year was 3.

	2025	2024
	£	£
Wages	7,805	8,940
Tax	1,055	2,832
	8,860	11,772

6 Funds**Restricted and Designated Funds**

These are funds that are subject to restrictions on their use as imposed by the donor or as specified in the terms of an appeal, and/or those funds whose use for to a specified end has been agreed by the PCC

	End-24	Inflow	Outflow	End-25
	£	£	£	£
Organ Fund	6,908	1,672	3,965	4,615
Lower Graveyard Fund	373	630	194	809
Youth Hub Monies	4,347	10,820	6,563	8,604
Flower Fund	502	220	273	449
Youth Club/Big P's	-168	500	393	-61
Messy Church & Little P's	-90	53	450	-487
Music Fund	174	0	38	136
Messy Vintage	261	0	0	261
TOTAL DESIGNATED/RESTRICTED FUNDS	12,307	13,895	11,876	14,326

7 Investment assets

(invested with CCLA in the CBF Church of England Global Equity Fund and the CBF Church of England Investment Fund)

Over the year, £20,000 was divested from the CBF Investment Fund to bolster bank assets. The COIF-run Urie Bequest Fund was closed and the monies invested into the CBF Investment Fund. The reserves policy for designated building maintenance and organ spend was increased to £175,000 from £161,250. CCLA transferred the income fund balance to capital.

	General Reserves	Income Account	Designated Organ & Buildings etc	Restricted Lower Churchyard	Urie Bequest Fund	TOTAL
	£	£	£	£		£
Value at end-2024	37,950	10,539	161,250	26,139	4,972	240,850
Increase/decrease	-36,397	-10,539	13,750	-1,460	-4,972	-39,618
Value at end-2025	1,553	0	175,000	24,679	0	201,232

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER AND ST PAUL, LINGFIELD - Charity No. 1165585 ANNUAL REPORT OF THE COUNCIL FOR 2025

REFERENCE AND ADMINISTRATIVE DETAILS

The Parochial Church Council of the Ecclesiastical Parish of St Peter and St Paul, Lingfield ('the PCC') has the responsibility of co-operating with the incumbent, the Rev Ian Whitley, in promoting in the ecclesiastical parish of Lingfield the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The Parish is merged with that of Dormansland to comprise a United Benefice. The Council is also responsible for the maintenance of the church building of St Peter & St Paul, Lingfield. The PCC was registered as a charity with the Charity Commission on 16th February 2016 under number 1165585 and is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2017).

St Peter & St Paul's Church ('the Church') is situated in Church Road, Lingfield, SURREY RH7 6AH. It is part of the Diocese of Southwark within the Church of England.

The attached financial statements are prepared under the Church Accounting Regulations 2006 using the Receipts and Payments basis with items recognised at cost or transaction value unless otherwise stated and in accordance with applicable accounting standards.

STRUCTURE, GOVERNANCE AND MANAGEMENT

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 full PCC met four times during the year. Given its wide responsibilities, the PCC has a number of task groups each dealing with a particular aspect of parish life. These task groups, whose responsibilities include worship, nurture, social, young people and children, building and fabric, communications and technology, stewardship and charitable giving, are all responsible to the PCC and report to it regularly for recommendations to be discussed/acted on as necessary.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Peter & St Paul, the membership of the PCC consists of the Church Wardens, Associate Vicar, SPA, Deanery Synod representatives and members elected by those members of the congregation who are on the Electoral Roll of the church. All members of the congregation who have been worshipping with us for six months or more are encouraged to register on the Electoral Roll, and to consider standing for election to the PCC.

The Council members who served during the year were:

Ex officio:

The Reverend Ian Whitley	(Vicar)
The Reverend Annie Kurk	(Associate Vicar – joined 29 th June 2025)
Peter Beynon	(Church Warden)
Sally Martin	(Church Warden)
Mary Walsh	(Deanery Synod - resigned 11 th May 2025)
Joanna Brown	(Deanery Synod)

Elected members:

Kay Savvides	<i>(SPA and Deanery Synod)</i>
Rosemary Vervecken	<i>(Treasurer)</i>
Elinor Lester	
Vivien Hepworth	<i>(PCC Rep on Standing Committee)</i>
PK van der Merve	
Ian Henderson	<i>(Resigned 11th May 2025)</i>
Kat Whitley	<i>(Resigned 2nd Dec 2025)</i>
Richard Holroyd	<i>(Deanery Synod)</i>
Brenda Lester	
Abby Chapman	<i>(Safeguarding Officer - Co-opted September 2024)</i>
Anne Clark	<i>(Joined 11th May 2025)</i>

Secretary/minute taker:

Carol Beynon	<i>(Resigned 11th May 2025)</i>
Glyn Clark	<i>(Joined 3rd June 2025)</i>

OBJECTIVES AND ACTIVITIES

The PCC is committed to enabling as many people as possible to worship at our Church and to become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We endeavour to enable people from all backgrounds to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; developing their knowledge of and trust in Jesus Christ.
- Provision of pastoral care for all people living in the parish, regardless of church attendance.
- Missional and outreach work.

FINANCIAL REVIEW

The accounts for 2025 show total receipts of £133,404 (including £10,820 of funds received and held on behalf of the Lingfield Youth Hub). This compares to £114,830 of total receipts in 2024 (of which £6,400 were Youth Hub funds). Total payments of £114,351 in 2025 (of which £6,563 were incurred by the Youth Hub) compares to total payments of £145,478 in 2024 (of which £11,125 were Youth Hub costs). The result was a total net increase in cash assets in 2025 of £19,053, which compared to a total net outflow of £30,648 in 2024. The disparity in result year on year relates to two major factors. In 2024, expenditure on the repair and renovation of the organ was extensive. This spending fell sharply in 2025. Conversely, whereas 2024 saw no capital drawdown from investment assets, cash in the bank in 2025 was bolstered by a £20,000 capital injection from the sale of investment fund assets in order to safeguard cash asset levels. There were no major legacies or bequests received in either year.

Planned giving fell 1.65% in 2025, while collections and other small donations rose by 7.2%. £4,000 in larger donations from two parties was additionally received in 2025. Tax recovered via the Government's Gift Aid scheme of £10,180 in 2025 was up 3.6% year on year.

We received many generous grants over the course of the year, and the PCC is grateful to Lingfield Parish Council for their continued valuable support in helping to fund the maintenance of the Upper Churchyard. Our warm hub initiative was helped by grants from Lingfield United Trust and Surrey County Council. Our Big P's (youth club), Tiny P's (play group) and Bubble Church initiatives received grants from the South London Church Fund. The Lingfield Youth Hub achieved funding from YMCA East Surrey and Alliance for Better Health. The LPW (Listed Places of Worship) Fund continued to reimburse our VAT expenditure on all building and fixtures (including organ) works. The Old Town Fete raised £6,270 (net of costs) which is designated to the refurbishment and modernisation of the church's kitchen and bathroom facilities.

Charitable giving of £1,488 in 2025 included £750 for MacMillan Cancer Research, £200 to Crisis at Christmas and £498 to the British Red Cross.

Our investment assets are housed in two CBF Church of England funds run by CCLA. Dividend income from these (plus the Urie Bequest Fund) totalled £5,880 in 2025 (down from £6,212 in 2024). The value of our investment assets at end-2025 (£201,232) was down 16% on that of end-2024 due to poor performance from both CBF Funds, plus the £20k divestment from the CBF Investment Fund into bank (cash) assets.

RESERVES POLICY

It is PCC policy to hold free (unrestricted) reserves equivalent to three months general running costs (approx. £25,000). These reserves (both bank and shares) stood at £29,246 at end-2025. Due to our Grade 1 listing, it is also PCC policy to earmark reserves for future building maintenance and repair costs – these were increased to £175,000 in 2025 (up from £161,250 in 2024) to account for rising utility and repair costs and the effect of inflation. The reserves policy is reviewed regularly. At this time, the PCC is not aware of any specific issues that might affect the charity's ability to continue to operate going forward.

Rosemary Vervecken

Honorary Treasurer to the Council 2025