



The Parish of Nork with Burgh Heath

Trustees' Annual Report & Financial Statements

For the year ended 31st December 2025

Registered UK Charity No 1180563



The Parish of Nork with Burgh Heath

Charity No 1180563

Trustees' Annual Report & Financial Statements **For the year ended 31st December 2025**

REFERENCE AND ADMINISTRATIVE DETAILS

Full Name of PCC: The Parochial Church Council of the Ecclesiastical Parish of Nork with Burgh Heath (*operational name: The Parish of Nork with Burgh Heath*)

Registered Charity number 1180563

Governing Document

The charity is controlled by its governing document, a constitution, and constitutes a charitable incorporated organisation, a charity registered as a body corporate under part 11 of the Charities Act 2011.

Principal address

Parish Office
St Paul's Church
Warren Road
Banstead
Surrey
SM7 1LG

Trustees

Alex Stevens (Vicar) (to May 2025)
George Drewitt (Churchwarden) *ex officio*
Sue Wharton (Churchwarden) *ex officio*
Theresa Allen (from April 2024)
Karen Davies (Safeguarding Officer) (from May 2025)
Tomos Davies (Treasurer) (from May 2025)
Ruth Eardley (from May 2025)
Morna Moore (from May 2025)
Christopher Moore (from May 2022)
Neill Oakley *ex officio*
David Packham (Curate) (to July 2025)
Judy Parnall (from May 2025)
Karen Quin (from May 2025)
Michael Stevens (until May 2025)

Bankers: Barclays Bank plc of 82 /84 High Street, Epsom, KT19 8BH

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

The PCC was registered with the charity commission on 5th November 2018, under charity number 1180563.

The appointment of PCC members is governed by and set out in the Church Representation Rules.

The PCC is made up of elected members. Elected members are elected by the Annual Parochial Church Meeting, and serve for a term of three years. Elected members are eligible for re-election, but may only serve for a maximum of two terms in succession.

Other church members may be co-opted to the PCC primarily to cover particular areas of expertise that are deemed necessary for the functioning of the PCC eg Finance, Premises.

PCC members are provided with guidance on the role of trustees. In addition, PCC Members receive a document detailing their responsibilities as members of the PCC and receive ongoing guidance as necessary.

The frequency of PCC meetings is currently nine times a year where the PCC oversees the strategic direction of the Parish and approves policy and budgets.

The Standing Committee meets at monthly intervals to deal with strategic matters.

Names of all the members of the PCC who have served in the period from 1st January to the date of this report are as follows:

Clergy: Alex Stevens (Vicar) to May 2025
 David Packham (Curate) to July 2025

Churchwardens: George Drewitt
 Sue Wharton

Deanery Synod Members: Alex Stevens (Vicar) to May 2025
 David Packham (Curate) to July 2025
 Neill Oakley

PCC Members: Alex Stevens (Vicar) (to May 2025)
George Drewitt (Churchwarden) *ex officio*
Sue Wharton (Churchwarden) *ex officio*
Theresa Allen (from May 2024)
Michelle Cahill (Secretary) *co-opted*
Karen Davies (Safeguarding Officer) (from May 2025)
Tomos Davies (Treasurer) (from May 2025)
Ruth Eardley (from May 2025)
Morna Moore (from May 2025)
Christopher Moore (from May 2022)
Neill Oakley *ex officio*
David Packham (Curate) (to July 2025)
Judy Parnall (from May 2025)
Karen Quin (from May 2025)
Michael Stevens (until May 2025)

Risk Management

The PCC reports that it has given consideration to the risks faced by the churches. The major risks that the churches are exposed to relate to people, including safeguarding of children and vulnerable adults.

The PCC has formal controls in place, working with the Diocese of Guildford, to manage these risks. Other main risks relate to financial matters, compliance with legal and statutory requirements and the activities of the parish.

The PCC has policies and procedures in place to manage all these risks.

FINANCIAL REVIEW

Financial position

The parish was formed on 1st July 2018 from the Parish of St Paul's Nork and part of the Parish of St Paul's Howell Hill with St Mary's Burgh Heath.

The parish of Nork with Burgh Heath has a stable financial position, underpinned by consistent giving and careful stewardship of resources. Over the past decade, both income and expenditure have fluctuated, with peaks around 2019–2020 reflecting a period of higher giving and planned investment. In recent years, income and expenditure have broadly balanced at around £200,000 annually, demonstrating prudent financial management.

Planned giving, supplemented by Gift Aid and collections at services, remains the primary source of income, alongside additional contributions from fundraising, trading, and PCC fees. Expenditure is mainly directed towards Parish Share, church running costs, and mission giving, with occasional capital expenditure and investment in special projects.

The parish is committed to responsible and transparent stewardship of its finances. All transactions are recorded using the Xero accounting system, ensuring accuracy and clarity. Each month, the PCC reviews detailed management accounts alongside up-to-date reports against budgeted figures, enabling effective oversight and careful financial planning.

Income & Expenditure

Income for the year was £161,239.97 and expenditure £192,650.53, producing an overall deficit of £31,410.56 (2024 £41,849 / 2023, £49,979).

During the year £4,406.74 has been given to our parish mission partners. The PCC agreed at the start of 2022 that for the three years of having David Packham as our Curate, the 10% of missional giving in the parish would be split between the mission partners (5%) and local mission in the parish (5%). In 2026, the PCC have agreed that payments to our Mission Partners will be kept at 5% for the next twelve-month period, with a review after six months.

Reserves policy

Day to day running costs of the parish are generally met from current income (donations), and therefore the PCC does not hold significant free reserves. The current PCC policy is to hold free reserves of at least £50,000. The current reserves are £63,209.

Policy for key management personnel remuneration

The paid staff member is our Operations Manager, Michelle Cahill. Until May 2025 and July 2025 respectively, paid members included the Vicar, Revd Alex Stevens, the Curate, Revd David Packham, remunerated in accordance with the stipend rates in place for Church of England clergy and were paid directly by the Church Commissioners, administered by the Diocese of Guildford. The clergy stipend is covered by the parish share paid to the Diocese of Guildford.

ACHIEVEMENT AND PERFORMANCE

Charitable Activities & Parish Ministries

Mission Partners

During 2025, 5% of giving to the parish was divided between our mission partners, who are also supported by regular prayer and relationship with the church family.

1. BACSECT (the Baxter's African Children's School Educational Charitable Trust) (an international mission partner)
2. Bridges Nepal, tackling deprivation and trafficking in Nepal (an international mission partner)
3. Open Doors, supporting persecuted Christians across the world (an international mission partner)
4. Christians Against Poverty, supporting those struggling with finances across the UK (a national mission partner)
5. Street Pastors and in particular Sutton Street Pastors (a national and local mission partner)

In the coming year, we will retain two financially supported Mission Partners, one local and one overseas, namely BACSECT and CAP. We will continue to support our other partners in prayer and will review our Mission Partners every three years.

As the parish is committed to giving 10% of all giving to charitable purposes, 5% of giving in the year was put towards local mission in the parish, due to the privilege of having a curate for three years. In 2026, payments to our Mission Partners will be kept at 5% for the next twelve-month period, with a review after six months.

Sundays & Festivals in the Parish

We currently hold three Parish Communion services each month (four if there is a fifth Sunday). We also hold a Morning Worship service on the fourth Sunday, together with a BCP Communion for those who wish to attend communion. These services are central to our life together, offering space for worship, reflection, and community.

On the second and third Sundays, we place a special emphasis on including and engaging the younger members of our Church Family. The second Sunday features Jesus and Me (JAM) at St Paul's, and the third Sunday Messy Church at St Mary's. Both are lively, all-age services that brings Bible themes to life through storytelling, music, crafts, and interactive worship, giving families the opportunity to explore faith together in creative and accessible ways.

On the fourth Sunday of each month, during the communion service, children are invited to take part in our Trailblazers sessions — a time of stories, discussion, and crafts based on the readings of the day, designed to help our younger members grow in faith within a nurturing environment.

Trailblazers also takes place at our main festival services including Palm Sunday, Easter Sunday, Pentecost, and we run a variety of different all age events at Christmas, including a very popular Crib Service.

Prayer & Outreach

Prayer Meetings: Prayer is at the heart of our life together at Nork with Burgh Heath, and we are committed to deepening this vital part of our spiritual journey. On Sundays, our intercessions include regular prayers for our mission partners, alongside local, national, and global concerns. Throughout the week, prayer continues in a variety of ways. A small online prayer group meets every Monday, lifting up the sick, the needy, the parish, and the wider world.

Banstead Five: The Parish of Nork with Burgh Heath is a member of the Banstead Five, an ecumenical group promoting unity, cooperation, and better relationships among different Christian denominations. This year, we held a lent course across all denominations, which was extremely well received, as well as joint services/events at Advent, Easter, and Remembrance Sunday.

Charitable Campaigns: We actively support the Operation Christmas Child campaign, and in 2025 our parish sent over 100 filled boxes, generously contributed by individuals, families, and church groups. We also support Christian Aid Week by organising a collection and a very successful Plant & Cake Sale, now in its third year.

Carol Singing at Asda: On the second Sunday in December, we held our annual carols in the foyer area outside the local Asda superstore. This is an opportunity to share the joy of Christmas with shoppers, to hand out flyers for our Christmas services, and engage in fruitful conversations with members of the community.

Craft & Chat meets in the Vestry at St Mary's from 2-4 pm on the first, third, and fifth Wednesdays each month. It is an opportunity to share fellowship and creativity together. As well as making Easter cards for the elderly and sick, and hats for Christmas shoeboxes, the group has made blankets for overseas outreach.

Eco Church: We are committed to the Church of England's target of achieving net zero carbon emissions by 2030. A major milestone has been the replacement of the oil boiler at St Paul's with efficient electric infrared heating, and we plan to convert the heating systems in our other buildings in due course. We've developed a Net Zero Plan to guide our progress, and continue to reflect, pray, and act together.

Foodbank: Our parish actively supports the Epsom & Ewell Foodbank, part of the Trussell Trust network—a vital ministry offering emergency food and support to those facing hardship. We maintain Foodbank collection points at both St Paul's and St Mary's, with a dedicated monthly collection at St Paul's that is consistently and generously supported by both church members and the wider community.

Nursing Homes: Our parish is blessed to serve a number of residential homes that care for the elderly, individuals with learning disabilities, and those living with dementia or physical challenges. Each service includes a short, thoughtful reflection tailored to the residents. At Christmas, we celebrate with a special Carol Service, featuring well-loved carols that residents can sing along with and enjoy.

Parish Walking Group: This group offers a wonderful opportunity for fellowship, exercise, and appreciation of the natural world. The group meets monthly on the third Saturday (excluding August and December) and each walk is led by a member of the group. Walks are typically around four miles, starting at 10.30am from locations within a 45-minute drive of the parish.

Pool Club: The Pool Club meets every other Thursday at 11am to play pool, have coffee and generally share fellowship together. This currently has eight regular members, including two who are not members of the church family, and provides a place for recreation, friendship, and to tackle isolation.

Refresh@10 is our monthly coffee morning, held on the last Saturday of the month at St Mary's from 10am to 12 noon. It is a relaxed and friendly gathering, offering a warm welcome to everyone from the church and the wider community, whatever their age or background. It's a space where new friendships are made, and existing ones are strengthened.

Small Groups play a vital role in the life of our church, offering opportunities for fellowship, prayerful support, and spiritual growth. Meeting both during the day and in the evenings to accommodate different schedules, these groups are led by members of the church family.

Toddler Group: Our Parish Toddler Group, 'Little Roots' runs on Tuesday and Wednesday mornings every week in term time, from 9-11 am and is very well attended by members of the community. We hope to build on its success by maximising ministry opportunities in the coming years.

FUTURE PLANS

The Parish is currently in vacancy (since May 2025) and the PCC are actively seeking a suitable candidate to become our Vicar and to lead us in our vision to Unite – Consolidate – Grow, a vision which is a prayerful response to where we believe God is leading us. Whilst in our vacancy, we have worked intentionally to build relationships across our churches, and today we celebrate a growing spirit of unity, collaboration, and shared purpose. We are committed to deepening discipleship, strengthening our ministries, and making the good news of Jesus Christ known in our community.

Responsibilities of the PCC

The PCC is responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

The law applicable to charities in England & Wales requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the church and of the incoming resources and application of resources of the church for that period. In preparing these financial statements, the PCC is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going-concern basis unless it is inappropriate to presume that the church will continue in business.

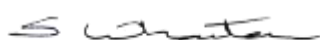
The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the church and enable them to ensure that the financial statements comply with the Charities Act 2011, the Church Accounting Regulations 2006 and the Accounting by Charities Statement of Recommended Practice. The PCC is also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examination of the Accounts

A resolution to appoint an Independent Examiner will be put to the forthcoming Annual Parochial Church Meeting.

14th April 2026

Approved by order of the board of trustees on and signed on its behalf by:



S L Wharton - Chair of the Trustees

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PCC OF ST PAUL'S NORK WITH ST MARY'S BURGH HEATH

I report on the financial statements of the PCC for the year ended 31st December 2025.

Respective responsibilities

The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (The Act) and that an independent examination is needed.

It is my responsibility

- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of The 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 the General Directions given by the Charity Commission. An examination includes a review of the accounting records and a comparison of the accounts with those records and seeking explanations from you as trustees 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 accounts 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 S130 of the 2011 Act and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act, have 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.



Hristiyana Damyanova
16 Chapelfield Way
Maidstone
ME16 9FU

Profit and Loss

The Parish of Nork with Burgh Heath For the year ended 31 December 2025

2025

Income

| | |
|-------------------------|-------------------|
| Giving & Donations | 96,426.70 |
| Hall & Property Rentals | 29,491.00 |
| Parochial Fees | 1,145.00 |
| Gift Aid Reclaimable | 22,183.13 |
| Other Trading Income | 9,008.18 |
| Total Income | 158,254.01 |

Expenditure

| | |
|--------------------------|-------------------|
| Insurances | 8,697.12 |
| Accountancy Fees | 1,078.40 |
| Bank Charges | 124.25 |
| Parish Share | 102,165.12 |
| Utilities Other | 5,040.02 |
| Utilities Church | 7,783.94 |
| Staff Costs | 31,871.06 |
| Total Expenditure | 156,759.91 |

Gross Profit

1,494.10

Administrative Costs

| | |
|---|------------------|
| 19 Ballards Green | 3,488.08 |
| Worship & Outreach | 7,764.62 |
| General Maintenance, Cleaning, Catering | 11,964.61 |
| Operational Costs | 11,224.61 |
| Training & Development | 360.00 |
| Travel | 1,088.70 |
| Total Administrative Costs | 35,890.62 |

Operating Profit

(34,396.52)

Other Income

| | |
|---|-----------------|
| Grant Income Received St Paul's Heating | 2,985.96 |
| Total Other Income | 2,985.96 |

Profit on Ordinary Activities Before Taxation

(31,410.56)

Profit after Taxation

(31,410.56)

Balance Sheet

The Parish of Nork with Burgh Heath As at 31 December 2025

| | 31 DEC 2025 | 31 DEC 2024 |
|---|-------------------|-------------------|
| Assets | | |
| Bank | | |
| Main Current Account | 18,897.33 | 16,039.74 |
| Nork Halls Community A/C | 1,841.88 | 765.67 |
| Ode Prepayment Card | 234.86 | - |
| Short Term Deposit | 866.37 | 557.59 |
| Total Bank | 21,840.44 | 17,363.00 |
| Current Assets | | |
| Accounts Receivable | 4,267.30 | 1,846.00 |
| David Leaving | (353.82) | - |
| Fixed Term Deposits Made | 40,000.00 | 80,000.00 |
| Hall Hire Deposits - Refundable | (1,745.00) | (1,240.00) |
| HMRC Debtor-Gift Aid | 18,251.05 | 15,421.15 |
| Petty Cash | 97.13 | 97.13 |
| Prepayments | 4,028.31 | 3,600.75 |
| Total Current Assets | 64,544.97 | 99,725.03 |
| Fixed Assets | | |
| Land & Buildings - Cost | 411,720.00 | 411,720.00 |
| Less Accumulated Depreciation on Office Equipment | (962.40) | (962.40) |
| Office Equipment | 962.40 | 962.40 |
| PA Sound System | 7,625.38 | 7,625.38 |
| PA Sound system Depreciation | (7,625.38) | (7,625.38) |
| Total Fixed Assets | 411,720.00 | 411,720.00 |
| Total Assets | 498,105.41 | 528,808.03 |
| Liabilities | | |
| Current Liabilities | | |
| Accounts Payable | 4,753.39 | 4,879.04 |
| Accruals | 9,427.13 | 7,267.75 |
| Clearing for Ode Card | (4.99) | - |
| Income in Advance | 200.00 | 200.00 |
| PAYE Payable | 929.85 | 453.29 |
| Pensions Payable | 156.10 | 1,953.64 |
| Rounding | (37.52) | (37.70) |
| Wages Payable - Payroll | (0.40) | (0.40) |
| Total Current Liabilities | 15,423.56 | 14,715.62 |
| Total Liabilities | 15,423.56 | 14,715.62 |
| Net Assets | 482,681.85 | 514,092.41 |
| Equity | | |

| | 31 DEC 2025 | 31 DEC 2024 |
|-----------------------|-------------------|-------------------|
| Current Year Earnings | (31,410.56) | (47,353.13) |
| Restricted Funds | 2,686.00 | 2,686.00 |
| Retained Earnings | 511,406.41 | 558,759.54 |
| Total Equity | 482,681.85 | 514,092.41 |

Cash Summary

The Parish of Nork with Burgh Heath
For the year ended 31 December 2025

| | 2025 | YEARLY AVERAGE (YTD) | VARIANCE |
|--------------------------|-------------------|----------------------------|----------------|
| Income | | | |
| Income | 158,818.67 | 166,913.18 | -4.85% ↓ |
| Total Income | 158,818.67 | 166,913.18 | -4.85% |
| Expenses | | | |
| Less Expenses | 154,341.23 | 178,461.30 | -13.52% |
| Total Expenses | 154,341.23 | 178,461.30 | -13.52% |
| Surplus (Deficit) | 4,477.44 | (11,548.12) | 138.77% |
| Net Cash Movement | 4,477.44 | (11,548.12) | 138.77% |
| Summary | | | |
| Opening Balance | 17,363.00 | 28,911.12 | -39.94% |
| Plus Net Cash Movement | 4,477.44 | (11,548.12) | 138.77% ↑ |
| Cash Balance | 21,840.44 | 17,363.00 | 25.79% |