

Kettering St Andrew Parochial Trust

Registered Charity No : 259712

Annual Report & Financial Statements

For year ended December 31st 2025

Trustees active during 2025

Ex-officio

Revd Tom Houston	Vicar
Mrs Susan Merrifield	Church Warden
Mrs Barbara Carter	Church Warden

Appointed

Mrs Christine Smith	Trustee
Mr Derek Price	Treasurer
Mrs Ailish Avery	Trustee
Ms Harriet Carter	Trustee

Chair of Trustees:

Revd Tom Houston
St Andrew's Vicarage
Lindsay Street
Kettering
NN16 8RG

Bank

Nat West Bank plc
41 The Drapery
Northampton
NN1 2EU

Independ Examiner

Mr Gareth Ogden

Trust Accounts

12 months to December 31st 2025

Lettings have improved materially since 2020 as recovery from the Covid shutdowns continues. Occupancy has grown year on year since 2022.

Thanks also go to Christine and Terry Smith for all their work to maintain and present the rooms at their best for all users.

We have no restricted funds at present.

Kettering St Andrew Parochial Trust Accounts 2025

2025		2024
£	Receipts	£
42,727	Room lettings	38,293
591	Donations	595
(50)	Grants & Key Deposits	(73)
12,048	Opening balance	16,697
55,316		55,512
Payments		
4,354	Insurance	4,237
9,067	Electricity & Gas	7,145
1,460	Printing	1,088
1,133	IT & Wi-fi provision	922
-	Security	-
7,158	Cleaning & Materials	4,842
-	Other Expenditure [Keys etc]	1,303
9,585	Maintenance	17,896
638	Waste Expenses	493
4,000	Donation to St Andrews	-
1,710	Water	1,571
4,308	Admin Recharges	3,967
43,413		43,464
11,903	Closing balances	12,048
145	Net Movement in Year	4,649

Trust Statement of Assets and Liabilities

	<u>General Fund 2025</u>	<u>General Fund 2024</u>
	£	£
Represented by:		
Current A/C	11,903	12,048

The account is held with the Nat West Bank

Other Assets

Vested in the Trust are land and property adjacent to St. Andrew's Church, Kettering commonly referred to as the Church rooms and the Curate's residence, together with various fixtures, furniture and fittings. During 1999, the bungalow was converted into additional meeting rooms and an enclosed link-way built. The property is now considered to be a single building. The refurbishment of the kitchen area was financed by a grant of £27,500 from the National Lottery Charities Board and the refurbishment of the ladies and gents toilets and hallway were financed by grants of £21,165 from Grantscape in 2012/13.

The property has not been professionally valued but is valued for insurance purposes:

£

Church Rooms Buildings £1,589,124 plus £7,825 Garage

Contents £102,040 plus £4,500 Garage

Commentary on Income and Expenditure

1. Following on from the replacement of the Hall Boiler & Heating system last year [£13k] the Trust has continued the process of ongoing improvements and maintenance. Total expenditure during 2025 on building maintenance and improvements amounted to £9,585 and was made up as follows:-

Painting exterior fascias & walls	£1,992
Security Access System installation	£2,286
Installation of low energy lighting	£1,302

Internal redecoration	£486*
Plumbing maintenance & repairs	£1,784
Equipment servicing	£857
Other maintenance	£878
	<u>£9,585</u>

*Redecoration costs were reduced thanks to the kind provision of free labour by the Running Group and Malcolm & Rosalind Robinson.

2. Insurances continue to rise year on year as a cost, rising to £4,354 in 2025 but will rise again in 2026 to £4,543. This increase however does include a small increase in cover to include the garage and contents.
3. Energy costs in the form of Electricity and Gas have again grown significantly in 2025 and this reflects a general increase in energy costs for all organisations. The installation of automated and low energy lighting will hopefully help as we seek to control this area of expenditure despite the initial outlay.
4. The Trust has benefitted from increased occupancy and a small increase in rates which has boosted income to help fund essential maintenance and improvements during the year. The schedule of improvements will continue in 2026, including a few significant projects to upgrade the quality of services that we provide to our users within the local community.
5. Reported funds at the bank are £13,920.55 with outstanding items amounting to £2,018.08 which are predominantly outstanding costs and so represents net creditors.
6. During the year the Trustees began a systematic review of operating policy statements and have adopted a new Financial Policy Statement, A Revised Lone Working Policy Statement and a revised Conflicts of Interest Policy statement. The ongoing review of policies will continue in 2026.

7. Reconciliation of Bank account to Accounts:

	£
Balance in Nat West per statement 31/12/2025	13,920.55
Net outstanding items included in Accounts	2,018.08
Adjusted balance at bank	<u>11,902.47</u>
Closing balance per Accounting Records 31/12/25	<u>11,902.47</u>

The Kettering St Andrew Parochial Trust, established in 1951, is a registered charity [No 259712] whose objects include any charitable purpose within the Ecclesiastical Parish of St Andrew, Kettering.

Trustees

The Trust Deed provides for 3 ex officio Trustees and up to 4 appointed Trustees. Appointment of new Trustees is by the other Trustees and it is required that they shall be “persons who through residence or occupation or employment or otherwise have special knowledge of the area of benefit”, namely the Ecclesiastical Parish of St Andrew, Kettering.

Documents governing the operation of the Trust

The Trust was registered as a charity in 1951 on the basis of its definition in a clause of a Conveyance dated 11th May 1951 and a scheme regarding the charity was approved by the Charity Commissioners on 31st October 1997.

Review of the Year Activities

During the year the Trust continued the process of upgrading the general lighting to more energy efficient lights and has also installed an access control system to ensure the safety of users whilst in the building, particularly those who are deemed vulnerable. The Trust continues to provide an affordable meeting space and facilities, including some equipment storage space, for a wide variety of groups and organisations.

Income Tax

There are no covenants in operation for the benefit of the Trust.

Trust Financial details

Details of the Trusts financial position and insurance valuations of the main assets are included in the Financial section above along with details of current assets and a reconciliation of the assets held at the bank with the accounting balance shown in the books of account. [Trust statement of Assets and Liabilities Section and also Note 7]

Kettering St Andrew Parochial Trust

Registered Charity No : 259712

Annual Report & Financial Statements

For year ended December 31st 2025

Trustees active during 2025

Ex-officio

Revd Tom Houston	Vicar
Mrs Susan Merrifield	Church Warden
Mrs Barbara Carter	Church Warden

Appointed

Mrs Christine Smith	Trustee
Mr Derek Price	Treasurer
Mrs Ailish Avery	Trustee
Ms Harriet Carter	Trustee

Chair of Trustees:

Revd Tom Houston

St Andrew's Vicarage

Lindsay Street

Kettering

NN16 8RG

Bank

Nat West Bank plc

41 The Drapery

Northampton

NN1 2EU

Independ Examiner

Mr Gareth Ogden

Trust Accounts

12 months to December 31st 2025

Lettings have improved materially since 2020 as recovery from the Covid shutdowns continues. Occupancy has grown year on year since 2022.

Thanks also go to Christine and Terry Smith for all their work to maintain and present the rooms at their best for all users.

We have no restricted funds at present.

Kettering St Andrew Parochial Trust Accounts 2025

2025		2024
£	Receipts	£
42,727	Room lettings	38,293
591	Donations	595
(50)	Grants & Key Deposits	(73)
12,048	Opening balance	16,697
55,316		55,512
Payments		
4,354	Insurance	4,237
9,067	Electricity & Gas	7,145
1,460	Printing	1,088
1,133	IT & Wi-fi provision	922
-	Security	-
7,158	Cleaning & Materials	4,842
-	Other Expenditure [Keys etc]	1,303
9,585	Maintenance	17,896
638	Waste Expenses	493
4,000	Donation to St Andrews	-
1,710	Water	1,571
4,308	Admin Recharges	3,967
43,413		43,464
11,903	Closing balances	12,048
145	Net Movement in Year	4,649

Trust Statement of Assets and Liabilities

	<u>General Fund 2025</u>	<u>General Fund 2024</u>
	£	£
Represented by:		
Current A/C	11,903	12,048

The account is held with the Nat West Bank

Other Assets

Vested in the Trust are land and property adjacent to St. Andrew's Church, Kettering commonly referred to as the Church rooms and the Curate's residence, together with various fixtures, furniture and fittings. During 1999, the bungalow was converted into additional meeting rooms and an enclosed link-way built. The property is now considered to be a single building. The refurbishment of the kitchen area was financed by a grant of £27,500 from the National Lottery Charities Board and the refurbishment of the ladies and gents toilets and hallway were financed by grants of £21,165 from Grantscape in 2012/13.

The property has not been professionally valued but is valued for insurance purposes:

£

Church Rooms Buildings £1,589,124 plus £7,825 Garage

Contents £102,040 plus £4,500 Garage

Commentary on Income and Expenditure

1. Following on from the replacement of the Hall Boiler & Heating system last year [£13k] the Trust has continued the process of ongoing improvements and maintenance. Total expenditure during 2025 on building maintenance and improvements amounted to £9,585 and was made up as follows:-

Painting exterior fascias & walls	£1,992
Security Access System installation	£2,286
Installation of low energy lighting	£1,302

Internal redecoration	£486*
Plumbing maintenance & repairs	£1,784
Equipment servicing	£857
Other maintenance	£878
	<u>£9,585</u>

*Redecoration costs were reduced thanks to the kind provision of free labour by the Running Group and Malcolm & Rosalind Robinson.

2. Insurances continue to rise year on year as a cost, rising to £4,354 in 2025 but will rise again in 2026 to £4,543. This increase however does include a small increase in cover to include the garage and contents.
3. Energy costs in the form of Electricity and Gas have again grown significantly in 2025 and this reflects a general increase in energy costs for all organisations. The installation of automated and low energy lighting will hopefully help as we seek to control this area of expenditure despite the initial outlay.
4. The Trust has benefitted from increased occupancy and a small increase in rates which has boosted income to help fund essential maintenance and improvements during the year. The schedule of improvements will continue in 2026, including a few significant projects to upgrade the quality of services that we provide to our users within the local community.
5. Reported funds at the bank are £13,920.55 with outstanding items amounting to £2,018.08 which are predominantly outstanding costs and so represents net creditors.
6. During the year the Trustees began a systematic review of operating policy statements and have adopted a new Financial Policy Statement, A Revised Lone Working Policy Statement and a revised Conflicts of Interest Policy statement. The ongoing review of policies will continue in 2026.

7. Reconciliation of Bank account to Accounts:

	£
Balance in Nat West per statement 31/12/2025	13,920.55
Net outstanding items included in Accounts	2,018.08
Adjusted balance at bank	<u>11,902.47</u>
Closing balance per Accounting Records 31/12/25	<u>11,902.47</u>

The Kettering St Andrew Parochial Trust, established in 1951, is a registered charity [No 259712] whose objects include any charitable purpose within the Ecclesiastical Parish of St Andrew, Kettering.

Trustees

The Trust Deed provides for 3 ex officio Trustees and up to 4 appointed Trustees. Appointment of new Trustees is by the other Trustees and it is required that they shall be “persons who through residence or occupation or employment or otherwise have special knowledge of the area of benefit”, namely the Ecclesiastical Parish of St Andrew, Kettering.

Documents governing the operation of the Trust

The Trust was registered as a charity in 1951 on the basis of its definition in a clause of a Conveyance dated 11th May 1951 and a scheme regarding the charity was approved by the Charity Commissioners on 31st October 1997.

Review of the Year Activities

During the year the Trust continued the process of upgrading the general lighting to more energy efficient lights and has also installed an access control system to ensure the safety of users whilst in the building, particularly those who are deemed vulnerable. The Trust continues to provide an affordable meeting space and facilities, including some equipment storage space, for a wide variety of groups and organisations.

Income Tax

There are no covenants in operation for the benefit of the Trust.

Trust Financial details

Details of the Trusts financial position and insurance valuations of the main assets are included in the Financial section above along with details of current assets and a reconciliation of the assets held at the bank with the accounting balance shown in the books of account. [Trust statement of Assets and Liabilities Section and also Note 7]



Section A

Independent Examiner's Report

Report to the trustees/
members of

Kettering St Andrew Parochial Trust

On accounts for the year
ended

12 months to December 31st 2025

Charity no
(if any)

259712

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and
basis of report

As the charity trustees of the Trust, you 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

31 Jan 2026

Name:

Gareth Ogden

Relevant professional
qualification(s) or body
(if any):

Address:

73, Windermere Road

Kettering

NN16 8UF