

Financial Statement for year ended 31st December 2025

The accounts of the PCC have been prepared on a Receipts and Payments basis.

Unrestricted Funds – General Fund – (£278,543.38)

Day to day running costs of Cudham Church.

Money contained in two current accounts with NatWest (£2,440.82) and Co-Op Banks (£1,755.14) and in a DLF account (£274,347.42).

Unrestricted Funds – Church Repair Fund (CRF) - (£0.00)

Fund closed in 2025 and funds transferred to the DLF account.

Restricted Funds – Altar Fund (£557.98)

Fund created in 2006, due to a specific request of the Davis legacy: to be applied to the upkeep of the altar linen and embroidery.

This money was transferred from an interest earning NatWest account to a Diocesan DLF account on 31st March 2022.

After the transfer of this money a further £0.01 was credited to the NatWest account, where it remains.

Money contained in a DLF account (£519.48) and a NatWest account (£0.01).

Restricted Funds – Bells (£5,972.62)

Fund created in 2016, money raised at Barbara Bishop's funeral for new ropes and maintenance of the bells. Added to by a legacy from Paul Alexander in 2024

This money was transferred from an interest earning NatWest account to a Diocesan DLF account on 31st March 2022.

Money contained in a DLF account.

Restricted Funds – Choir (£234.38)

Fund created in 2009, following a request from the choir, that the fees paid to them during the year be held in the PCC bank account for the provision of new robes.

This money was transferred from an interest earning NatWest account to a Diocesan DLF account on 31st March 2022.

Money contained in a DLF account.

Restricted Funds – A/V Fund (£1,560.58)

Fund originally created in 2016 and exhausted in 2019, revived in 2021 following receipt of a grant for the improvement of the audio/visual system.

This money was transferred from an interest earning NatWest account to a Diocesan DLF account on 31st March 2022.

After the transfer of this money a further £0.01 was credited to the NatWest account, where it remains.

Money contained in a DLF account (£1,560.57) and a NatWest account (£0.01).

Restricted Funds - Churchyard Fund – (£427.40)

Fund created in 2020 following legacy received from Muriel Bol-Clarke specifically for the upkeep of the churchyard

Money contained in NatWest current account

Restricted Funds – Friends of Cudham Church (£19,749.77)

Fund created on formation of the Friends in 2015.

Money contained in Friends of Cudham Church a/c with NatWest (£3,470.45) and in a DLF account (£116279.32).

Restricted Funds £ 28,502.73

Unrestricted Funds £278,543.38

Total Funds £307,046.11

Reserve Policy

It is PCC policy to hold between 2 and 4 months' expenditure as free reserves. This was achieved during 2025

Parish Trust Funds – The assets of the Parish Trust Funds are held by the Rochester Diocesan Society and Board of Finance as custodian trustee. The Diocese invest through CCLA Investment Management Ltd in The CBF Church of England Investment Fund in Income Shares. The PCC is responsible for the assets as Managing Trustee.

Cudham QAB Fund – shares held 134 (Market value £2,974.57)

Income received and paid directly into the church General Fund bank account £86.11 in 2025

Charities – where the Vicar and Churchwardens act as trustee or joint trustee, assets are held by the Diocese in DLF accounts, interest is paid quarterly back into the charities.

Thomas Stringer Charity – A Parochial Trust (£766.42)

Interest received in 2025 - £27.17

Sarah Wood Charity – An Ecclesiastical Trust (£1,093.60)

Interest received in 2025 - £38.76

Intangible Income

The PCC receives substantial amounts of voluntary help. No value is placed upon this help for the purposes of the Financial Statements.

Independent Examiner's Report to the PCC of St Peter & St Paul, Cudham
for the year ended 31 December 2025

I report on the accounts for the year ended 31 December 2025 which are set out in the following pages

Respective responsibilities of Trustees and independent Examiner

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

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145 (5)(b) of the Act; and
- 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 kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. Which give me reasonable cause to believe that in any material respect the requirements
 - a. to keep accounting records in accordance with s.130 of the 2011 Act or
 - b. to prepare accounts which accord with these accounting records 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

Signed



Date

26/4/2026

Parochial Church Council of St Peter & St Paul, Cudham
Statement of Assets & Liabilities for Year ended 31 December 2025
General Account

	2025	2024
Assets		
Cash at Bank - NatWest Current Account @ 31.12.2024	£6,695.75	£7,367.55
Surplus/Deficit	-£4,254.93	-£671.80
Cash at Bank - NatWest Current Account @ 31.12.2025	£2,440.82	£6,695.75
Cash at Bank - NatWest Deposit Account @ 31.12.2024	£0.02	£0.02
Surplus/Deficit	£0.00	£0.00
Cash at Bank - NatWest Deposit Account @ 31.12.2025	£0.02	£0.02
Cash at Bank - Co-Op Current Account @ 31.12.2024	£778.03	£357.25
Surplus/Deficit	£977.11	£420.78
Cash at Bank - Co-Op Account @ 31.12.2025	£1,755.14	£778.03
Cash at Bank - Churchyard Current Account @ 31.12.2024	£515.65	£2,394.74
Surplus/Deficit	-£88.25	-£1,879.09
Cash at Bank - Churchyard Account @ 31.12.2025	£427.40	£515.65
Cash in Church Repair Fund @ 31.12.2024	£11,479.60	£11,288.52
Surplus/Deficit	-£11,479.60	£191.08
Cash in Church Repair Fund @ 31.12.2025	£0.00	£11,479.60
Cash in Diocesan Loan Fund - General @ 31.12.2024	£263,053.39	£187,668.42
Surplus/Deficit	£11,294.03	£75,384.97
Cash in Diocesan Loan Fund @ 31.12.2025	£274,347.42	£263,053.39
Cash in Diocesan Loan Fund - ABC Fund @ 31.12.2024	£2,301.58	£2,870.93
Surplus/Deficit	£51.35	-£569.35
Cash in Diocesan Loan Fund @ 31.12.2025	£2,352.93	£2,301.58
Cash in Diocesan Loan Fund - Bells Fund @ 31.12.2024	£5,716.76	£0.00
Surplus/Deficit	£255.86	£5,716.76
Cash in Diocesan Loan Fund @ 31.12.2025	£5,972.62	£5,716.76
Total Assets	£287,296.35	£290,540.78
Represented by		
Surplus brought forward	£290,540.78	£211,947.43
Surplus/Deficit for year	-£3,244.43	£78,593.35
Total Cash @ 31.12.2025	£287,296.35	£290,540.78

CMP
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Parochial Church Council of St Peter & St Paul, Cudham
 Financial Statement for Year ended 31 December 2025
 Income & Expenditure - General Account

	Note	2025			2024		
		Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
Receipts							
Voluntary Receipts							
Planned Giving	1a	£ 15,568.39	£ -	£ 15,568.39	£ 16,163.54	£ -	£ 16,163.54
Collections at services	1b	£ 357.74	£ 50.00	£ 407.74	£ 436.54	£ 76.70	£ 513.24
Gordon Adams Legacy		£ -	£ -	£ -	£ 77,146.00	£ -	£ 77,146.00
All other giving/voluntary receipts	1b	£ 723.77	£ -	£ 723.77	£ 3,732.69	£ 2,391.97	£ 6,124.66
Gift Aid Recovered	1ba	£ 1,971.06	£ -	£ 1,971.06	£ 4,805.14	£ -	£ 4,805.14
		<u>£ 18,620.96</u>	<u>£ 50.00</u>	<u>£ 18,670.96</u>	<u>£ 102,283.91</u>	<u>£ 2,468.67</u>	<u>£ 104,752.58</u>
Activities for generating funds	1c	£ -	£ -	£ -	£ -	£ -	£ -
Investment Income	1d	£ 12,300.54	£ 274.21	£ 12,574.75	£ 10,452.94	£ 36.42	£ 10,489.36
Church activities	1e	£ 704.00	£ 20.80	£ 724.80	£ 2,169.00	£ 202.00	£ 2,371.00
Other Income	1f	£ 1,903.64	£ 45.00	£ 1,948.64	£ 2,695.07	£ 33.00	£ 2,728.07
Other Receipts - Not Church Income	1g	£ -	£ -	£ -	£ -	£ 6,368.95	£ 6,368.95
Total receipts		<u>£ 33,529.14</u>	<u>£ 390.01</u>	<u>£ 33,919.15</u>	<u>£ 117,600.92</u>	<u>£ 9,109.04</u>	<u>£ 126,709.96</u>
Payments							
Church Activities							
Diocesan Parish Offer		£ 15,936.00	£ -	£ 15,936.00	£ 18,528.00	£ -	£ 18,528.00
Clergy Costs	1h	£ 2,529.59	£ -	£ 2,529.59	£ 2,568.30	£ 165.00	£ 2,733.30
Church Running Costs	1i	£ 12,728.71	£ -	£ 12,728.71	£ 12,674.39	£ -	£ 12,674.39
Parish Office Costs	1j	£ 4,179.78	£ -	£ 4,179.78	£ 3,982.86	£ -	£ 3,982.86
Additional Service Costs	1k	£ 212.51	£ -	£ 212.51	£ 169.89	£ -	£ 169.89
Churchyard Maintenance	1l	£ -	£ 150.25	£ 150.25	£ -	£ 3,196.04	£ 3,196.04
Other Costs	1m	£ 1,303.74	£ 33.00	£ 1,336.74	£ 1,713.19	£ 2,317.20	£ 4,030.39
Outward Giving	1n	£ 90.00	£ -	£ 90.00	£ 2,541.74	£ 260.00	£ 2,801.74
Capital Expenditure							
New Audio/Visual System		£ -	£ -	£ -	£ -	£ -	£ -
Church Re-ordering Costs		£ -	£ -	£ -	£ -	£ -	£ -
Costs of generating funds		£ -	£ -	£ -	£ -	£ -	£ -
Total payments		<u>£ 36,980.33</u>	<u>£ 183.25</u>	<u>£ 37,163.58</u>	<u>£ 42,178.37</u>	<u>£ 5,938.24</u>	<u>£ 48,116.61</u>
Excess of receipts over payments		£ (3,451.19)	£ 206.76	£ (3,244.43)	£ 75,422.55	£ 3,170.80	£ 78,593.35

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Further Analysis of Receipts and Payments Accounts

		Internal Reference	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024
Receipts										
1a	Planned Giving									
	Standing Orders	C1101	£ 5,160.00	£ -	£ -	£ 5,160.00	£ 5,670.00	£ -	£ -	£ 5,670.00
	Parish Giving Scheme	C1103	£ 10,408.39	£ -	£ -	£ 10,408.39	£ 10,493.54	£ -	£ -	£ 10,493.54
	Weekly Envelopes		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
			£ 15,568.39	£ -	£ -	£ 15,568.39	£ 16,163.54	£ -	£ -	£ 16,163.54
1b	All Other Giving/Voluntary Receipts									
	Donations	C1100	£ 414.00	£ 50.00	£ -	£ 464.00	£ 3,489.11	£ 1,023.35	£ -	£ 4,512.46
	Donations - Parish Giving Scheme	C1103	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Donations - Christmas Gift Bags		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Donations - Upkeep Box	C1107	£ -	£ -	£ -	£ -	£ 15.00	£ -	£ -	£ 15.00
	Donations - Magazine Box - see note 1f	C1108	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Donations - Donations Box	C1109	£ 150.07	£ -	£ -	£ 150.07	£ 149.58	£ 48.00	£ -	£ 197.58
	Donations - Bromley Homeless - Carol Singing	C1098	£ -	£ -	£ -	£ -	£ -	£ 197.77	£ -	£ 197.77
	Donations - Rach	C1099	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Donations - WJM	C1099	£ -	£ -	£ -	£ -	£ -	£ 795.00	£ -	£ 795.00
	Donations - Offertory	C1104	£ 357.74	£ -	£ -	£ 357.74	£ 436.54	£ -	£ -	£ 436.54
	Donations - Messy Church	C1104	£ 159.70	£ -	£ -	£ 159.70	£ -	£ 35.50	£ -	£ 35.50
	Donations - Churchyard	C1104	£ -	£ -	£ -	£ -	£ -	£ 20.60	£ -	£ 20.60
	Donations - Warm Event	C1104	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Donations - CVC - Printing	C1116	£ -	£ -	£ -	£ -	£ 75.00	£ -	£ -	£ 75.00
	Commonwealth War Graves Commission	C1116	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Charities Trust		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Faculty - Grave Reservation	C1116	£ -	£ -	£ -	£ -	£ -	£ 225.00	£ -	£ 225.00
	Parish Magazine Donations	C1106	£ -	£ -	£ -	£ -	£ 4.00	£ -	£ -	£ 4.00
	Donations from Friends of Cudham Church		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Grant from Allchurches Trust		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Energy Support Grant	C2100	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Warm Space Grant	C2100	£ -	£ -	£ -	£ -	£ -	£ 123.45	£ -	£ 123.45
	CYP Grant	C2100	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
			£ 1,081.51	£ 50.00	£ -	£ 1,131.51	£ 4,169.23	£ 2,468.67	£ -	£ 6,637.90
1ba	Gift Aid									
	Gift Aid - PGS	C1199	£ 1,971.06	£ -	£ -	£ 1,971.06	£ 2,179.44	£ -	£ -	£ 2,179.44
	Gift Aid - HMRC	C1200	£ -	£ -	£ -	£ -	£ 2,625.70	£ -	£ -	£ 2,625.70
			£ 1,971.06	£ -	£ -	£ 1,971.06	£ 4,805.14	£ -	£ -	£ 4,805.14
1c	Activities for generating funds									
	Sunday Teas	C3102	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
1d	Investment Income									
	Bank Interest	B6200	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Rental Income	C4300	£ 3,015.00	£ -	£ -	£ 3,015.00	£ 1,650.00	£ -	£ -	£ 1,650.00
	CRF Fund Interest		£ 108.07	£ -	£ -	£ 108.07	£ 368.90	£ -	£ -	£ 368.90
	DLF Fund Interest - General		£ 9,091.36	£ -	£ -	£ 9,091.36	£ 8,238.97	£ -	£ -	£ 8,238.97
	DLF Fund Interest - ABC Fund		£ -	£ 77.65	£ -	£ 77.65	£ 110.99	£ -	£ -	£ 110.99
	DLF Fund Interest - Bells		£ -	£ 196.56	£ -	£ 196.56	£ -	£ 36.42	£ -	£ 36.42
	CBF Investment Fund (QAB)	C4200	£ 86.11	£ -	£ -	£ 86.11	£ 84.08	£ -	£ -	£ 84.08
			£ 12,300.54	£ 274.21	£ -	£ 12,574.75	£ 10,452.94	£ 36.42	£ -	£ 10,489.36

CWP
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1e	Church Activities													
	Fees for Weddings and Funerals													
	Wedding Fees - Vicars stipend	C5300	£	-	£	-	£	-	£	-	£	-	£	-
	Wedding Fees - Heat & Lighting	C5301	£	-	£	-	£	-	£	-	£	-	£	-
	Wedding Fees - PCC	C5302	£	-	£	-	£	-	£	326.00	£	-	£	326.00
	Wedding Preparation	C5303	£	-	£	-	£	-	£	25.00	£	-	£	25.00
	Funeral Fees - Vicars stipend	C5400	£	54.00	£	-	£	-	£	54.00	£	-	£	-
	Funeral Fees - Heat & Lighting	C5401	£	-	£	-	£	-	£	125.00	£	-	£	125.00
	Funeral Fees - PCC	C5402	£	594.00	£	-	£	-	£	594.00	£	1,589.00	£	1,589.00
	Funeral Fees - Visiting Clergy - DBF	C5405	£	-	£	20.80	£	-	£	20.80	£	-	£	34.80
	Funeral Fees - Visiting Clergy - Fee	C5406	£	-	£	-	£	-	£	-	£	139.20	£	139.20
	Funeral Fees - Visiting Clergy - PCC	C5402	£	-	£	-	£	-	£	-	£	-	£	-
	Funeral Fees - Visiting Clergy - Travel	C5402	£	-	£	-	£	-	£	104.00	£	-	£	104.00
	Fees received (BMD etc)	C5407	£	56.00	£	-	£	-	£	56.00	£	-	£	28.00
			£	-	£	-	£	-	£	-	£	-	£	-
			£	704.00	£	20.80	£	-	£	724.80	£	2,169.00	£	202.00
			£		£		£		£		£		£	2,371.00
1f	Other Income													
	Parish magazine income - sales (inc box)	C1105/C1108	£	1,903.64	£	-	£	-	£	1,903.64	£	2,136.00	£	-
	Donations - Magazine Box	C1108	£	-	£	-	£	-	£	-	£	2.00	£	-
	Refund of Readers Fee		£	-	£	-	£	-	£	-	£	-	£	-
	Advent/Study Books	C1116	£	-	£	-	£	-	£	-	£	-	£	-
	VAT Recovery	C1202	£	-	£	-	£	-	£	-	£	557.07	£	33.00
	VAT Recovery - transfer to Bells a/c	C1203	£	-	£	33.00	£	-	£	33.00	£	-	£	-
	Sale of Scrap Metal	C1116	£	-	£	12.00	£	-	£	12.00	£	-	£	-
			£	1,903.64	£	45.00	£	-	£	1,948.64	£	2,695.07	£	33.00
			£		£		£		£		£		£	2,728.07
1g	Other Receipts - Not Church Income													
	Gift Aid - transfer to Pastoral Visitors a/c	C1200	£	-	£	-	£	-	£	-	£	-	£	-
	VAT - transfer to Friends a/c		£	-	£	-	£	-	£	-	£	-	£	-
	Parish Mag Overpayment		£	-	£	-	£	-	£	-	£	-	£	-
	Wedding Fees - Vicars Stipend	C5300	£	-	£	-	£	-	£	-	£	241.00	£	-
	Funeral Fees - Vicars stipend	C5400	£	-	£	-	£	-	£	-	£	376.00	£	-
	Bells Fee (Wedding)		£	-	£	-	£	-	£	-	£	-	£	-
	Organist Fee (Weddings & Funerals)	C1116	£	-	£	-	£	-	£	-	£	100.00	£	-
	Verger Fee (Weddings & Funerals)	C1116	£	-	£	-	£	-	£	-	£	50.00	£	-
	Money sent to Cudham in Error (Helen Hill)	C1116	£	-	£	-	£	-	£	-	£	168.60	£	-
	Donations for Downe paid to Cudham	C1116	£	-	£	-	£	-	£	-	£	100.00	£	-
	Donation to transfer to Friends a/c	C1116	£	-	£	-	£	-	£	-	£	333.35	£	-
	Faculty to transfer to Churchyard a/c	C1116	£	-	£	-	£	-	£	-	£	-	£	-
	Legacy to transfer to Bells DLF a/c	C1116	£	-	£	-	£	-	£	-	£	5,000.00	£	-
	Messy Church Offertory for Downe		£	-	£	-	£	-	£	-	£	-	£	-
			£	-	£	-	£	-	£	-	£	-	£	-
			£		£		£		£		£	6,368.95	£	6,368.95

CMP
26/4/2026

Payments

1h Clergy Costs

Vicars Expenses	Vicars Expenses	D6102	£	-	£	-	£	-	£	-	£	756.69	£	-	£	-	£	756.69
Curates Expenses	Curates Expenses	D6095	£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
Visiting Clergy	General	D6535	£	1,529.25	£	-	£	-	£	1,529.25	£	248.12	£	-	£	-	£	248.12
	Funeral Fees	C5406	£	-	£	-	£	-	£	-	£	-	£	165.00	£	-	£	165.00
John & Kim	Travel/Mileage	D6520	£	84.74	£	-	£	-	£	84.74	£	-	£	-	£	-	£	-
Costs of The Vicarage	Water Rates	D6105	£	565.25	£	-	£	-	£	565.25	£	266.08	£	-	£	-	£	266.08
	Council Tax	D6106	£	-	£	-	£	-	£	-	£	785.60	£	-	£	-	£	785.60
	Alarm Maintenance	D6109	£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	Telephone	D6103	£	30.00	£	-	£	-	£	30.00	£	191.90	£	-	£	-	£	191.90
	Electricity	D6111	£	132.85	£	-	£	-	£	132.85	£	51.59	£	-	£	-	£	51.59
	Vicarage - Lawn Mower	D6098	£	-	£	-	£	-	£	-	£	155.82	£	-	£	-	£	155.82
	Garden Maintenance	D6110	£	187.50	£	-	£	-	£	187.50	£	112.50	£	-	£	-	£	112.50
			£	2,529.59	£	-	£	-	£	2,529.59	£	2,568.30	£	165.00	£	-	£	2,733.30

1i Church Running Costs

Church Gas		D6115	£	339.78	£	-	£	-	£	339.78	£	1,222.85	£	-	£	-	£	1,222.85
Church Electricity	D0247078	D6122	£	2,907.65	£	-	£	-	£	2,907.65	£	1,088.37	£	-	£	-	£	1,088.37
	D0247075	D6123	£	296.34	£	-	£	-	£	296.34	£	167.23	£	-	£	-	£	167.23
	Z0104168	D6124	£	228.68	£	-	£	-	£	228.68	£	203.59	£	-	£	-	£	203.59
U/W Club Membership			£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
Church Water Rates		D6117	£	254.71	£	-	£	-	£	254.71	£	228.10	£	-	£	-	£	228.10
Church Organ		D6119	£	278.40	£	-	£	-	£	278.40	£	265.20	£	-	£	-	£	265.20
Church Flowers		D6120	£	160.05	£	-	£	-	£	160.05	£	162.00	£	-	£	-	£	162.00
Church Insurance		D7300	£	4,596.91	£	-	£	-	£	4,596.91	£	4,515.33	£	-	£	-	£	4,515.33
CCLI Licence		D9320	£	603.67	£	-	£	-	£	603.67	£	366.30	£	-	£	-	£	366.30
Repairs & Maintenance																		
Repairs	RWG	D7500	£	870.00	£	-	£	-	£	870.00	£	1,170.00	£	-	£	-	£	1,170.00
	Roof Repair	D7500	£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	Window Repairs	D7500	£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
Quinquennial Work	Emergency Lighting Test	D7500	£	-	£	-	£	-	£	-	£	288.00	£	-	£	-	£	288.00
	Fire Extinguisher Service	D7500	£	199.20	£	-	£	-	£	199.20	£	117.60	£	-	£	-	£	117.60
Maintenance	PAT Testing	D7500	£	-	£	-	£	-	£	-	£	183.00	£	-	£	-	£	183.00
	Electrical Inspection	D7500	£	867.60	£	-	£	-	£	867.60	£	1,266.00	£	-	£	-	£	1,266.00
	Clock Service/Repair	D7500	£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	Lightning Conductor	D7525	£	216.00	£	-	£	-	£	216.00	£	198.00	£	-	£	-	£	198.00
	Boiler Service	D7500	£	905.98	£	-	£	-	£	905.98	£	1,232.82	£	-	£	-	£	1,232.82
	Porch Electrics	D7500	£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	Door Handle	D7500	£	3.74	£	-	£	-	£	3.74	£	-	£	-	£	-	£	-
			£	12,728.71	£	-	£	-	£	12,728.71	£	12,674.39	£	-	£	-	£	12,674.39

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1j	Parish Office Running Costs													
	Parish Administrator	D6130	£ 2,760.00	£ -	£ -	£ -	£ 2,760.00	£ 2,583.75	£ -	£ -	£ -	£ -	£ 2,583.75	
	Parish Office Telephone	D6132	£ 255.63	£ -	£ -	£ -	£ 255.63	£ 245.35	£ -	£ -	£ -	£ -	£ 245.35	
	Ricoh - Photocopier	D8312	£ 236.26	£ -	£ -	£ -	£ 236.26	£ 336.19	£ -	£ -	£ -	£ -	£ 336.19	
	Postage	D6131	£ 39.50	£ -	£ -	£ -	£ 39.50	£ 87.40	£ -	£ -	£ -	£ -	£ 87.40	
	Viking - stationery etc	D8310	£ 284.90	£ -	£ -	£ -	£ 284.90	£ 138.27	£ -	£ -	£ -	£ -	£ 138.27	
	Web Site	D8410	£ 87.50	£ -	£ -	£ -	£ 87.50	£ 96.50	£ -	£ -	£ -	£ -	£ 96.50	
	IT Costs	D8500	£ 411.00	£ -	£ -	£ -	£ 411.00	£ 455.40	£ -	£ -	£ -	£ -	£ 455.40	
	IT Costs - Microsoft Licence	D8501	£ 104.99	£ -	£ -	£ -	£ 104.99	£ 40.00	£ -	£ -	£ -	£ -	£ 40.00	
			£ 4,179.78	£ -	£ -	£ -	£ 4,179.78	£ 3,982.86	£ -	£ -	£ -	£ -	£ 3,982.86	
1k	Additional Service Costs													
	Wreath	D6575	£ 19.99	£ -	£ -	£ -	£ 19.99	£ -	£ -	£ -	£ -	£ -	£ -	
	Organist		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	
	Children & Youth (Messy Church)	D8315	£ 192.52	£ -	£ -	£ -	£ 192.52	£ 169.89	£ -	£ -	£ -	£ -	£ 169.89	
			£ 212.51	£ -	£ -	£ -	£ 212.51	£ 169.89	£ -	£ -	£ -	£ -	£ 169.89	
1l	Churchyard Maintenance													
	Churchyard Maintenance		£ -	£ 120.00	£ -	£ -	£ 120.00	£ -	£ 2,760.00	£ -	£ -	£ -	£ 2,760.00	
	Work on Trees		£ -	£ -	£ -	£ -	£ -	£ -	£ 420.00	£ -	£ -	£ -	£ 420.00	
	Petrol		£ -	£ 30.25	£ -	£ -	£ 30.25	£ -	£ 16.04	£ -	£ -	£ -	£ 16.04	
	Capital Expenditure - 2 New Mowers		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	
	Mower Blade		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	
	Churchyard Maintenance		£ -	£ 150.25	£ -	£ -	£ 150.25	£ -	£ 3,196.04	£ -	£ -	£ -	£ 3,196.04	
1m	Other Costs													
	Fees payable on electronic Giving	D9315	£ -	£ -	£ -	£ -	£ -	£ 0.26	£ -	£ -	£ -	£ -	£ 0.26	
	Roots for Churches	D6582	£ 128.25	£ -	£ -	£ -	£ 128.25	£ 132.80	£ -	£ -	£ -	£ -	£ 132.80	
	Christian Bits		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	
	Readers Fee		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	
	The Good Book Co	D6581	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	
	eden.co.uk	D6580	£ 70.77	£ -	£ -	£ -	£ 70.77	£ 20.25	£ -	£ -	£ -	£ -	£ 20.25	
	Housekeeping	D7501	£ 24.58	£ -	£ -	£ -	£ 24.58	£ 86.39	£ -	£ -	£ -	£ -	£ 86.39	
	Orp Deanery Synod		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	
	Retreat/Quiet Day	D6561	£ 195.00	£ -	£ -	£ -	£ 195.00	£ 35.00	£ -	£ -	£ -	£ -	£ 35.00	
	Sundries	D6575	£ 316.76	£ -	£ -	£ -	£ 316.76	£ 50.91	£ -	£ -	£ -	£ -	£ 50.91	
	Pastoral Expenses	D6560	£ 60.69	£ -	£ -	£ -	£ 60.69	£ 156.48	£ -	£ -	£ -	£ -	£ 156.48	
	Liturgical Expenses	D6576	£ 507.69	£ -	£ -	£ -	£ 507.69	£ 931.10	£ -	£ -	£ -	£ -	£ 931.10	
	Payments from CYP Grant	C2100	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	
	Payments from Warm Spaces Grant	C2100	£ -	£ -	£ -	£ -	£ -	£ -	£ 401.15	£ -	£ -	£ -	£ 401.15	
	Other Payments - Not church													
	Transfer to Pastoral Visitors Account	C1104	£ -	£ -	£ -	£ -	£ -	£ 142.00	£ -	£ -	£ -	£ -	£ 142.00	
	Gift Aid - transfer to Pastoral Visitors a/c	C1200	£ -	£ -	£ -	£ -	£ -	£ 35.50	£ -	£ -	£ -	£ -	£ 35.50	
	Gift Aid - transfer to Friends a/c	C1201	£ -	£ -	£ -	£ -	£ -	£ 122.50	£ -	£ -	£ -	£ -	£ 122.50	
	Money sent to Cudham in Error (Helen Hill)	C1116	£ -	£ -	£ -	£ -	£ -	£ -	£ 168.70	£ -	£ -	£ -	£ 168.70	
	Gift - WJM	C1099	£ -	£ -	£ -	£ -	£ -	£ -	£ 795.00	£ -	£ -	£ -	£ 795.00	
	Donations for Downe paid to Cudham	C1116	£ -	£ -	£ -	£ -	£ -	£ -	£ 100.00	£ -	£ -	£ -	£ 100.00	
	Donation to transfer to Friends a/c	C1116	£ -	£ -	£ -	£ -	£ -	£ -	£ 333.35	£ -	£ -	£ -	£ 333.35	
	Legacy to transfer to Bells DLF a/c	C1116	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	
	Organist Fee (Weddings & Funerals)	C1116	£ -	£ -	£ -	£ -	£ -	£ -	£ 100.00	£ -	£ -	£ -	£ 100.00	
	Verger Fee (Weddings & Funerals)	C1116	£ -	£ -	£ -	£ -	£ -	£ -	£ 50.00	£ -	£ -	£ -	£ 50.00	

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	DBF Fees	C5404	£	-	£	-	£	-	£	-	£	-	£	369.00	£	-	£	369.00
	Gift Aid - transfer to Friends a/c	C1201	£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	VAT - transfer to Friends a/c	C1203	£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	VAT - transfer to Bells DLF a/c	C1203	£	-	£	33.00	£	-	£	-	£	33.00	£	-	£	-	£	-
			£	1,303.74	£	33.00	£	-	£	-	£	1,336.74	£	1,713.19	£	2,317.20	£	4,030.39
1n	Outward Giving																	
	Nsumbi	D5100	£	-	£	-	£	-	£	-	£	-	£	546.44	£	-	£	546.44
	Release International	D5100	£	-	£	-	£	-	£	-	£	-	£	546.42	£	-	£	546.42
	Church Society	D5100	£	-	£	-	£	-	£	-	£	-	£	546.44	£	-	£	546.44
	Tear Fund	D5100	£	-	£	-	£	-	£	-	£	-	£	546.44	£	-	£	546.44
	Holy Land	D5100	£	-	£	-	£	-	£	-	£	-	£	266.00	£	-	£	266.00
	Rochester DBF	D5100	£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	Poverty & Hope	D5100	£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	Bromley Homeless - Carol Singing	C1098	£	-	£	-	£	-	£	-	£	-	£	-	£	260.00	£	260.00
	Child Aid	D5100	£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	Children's Society	D5100	£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	Evangelical Alliance	D5100	£	90.00	£	-	£	-	£	-	£	90.00	£	90.00	£	-	£	90.00
			£	90.00	£	-	£	-	£	-	£	90.00	£	2,541.74	£	260.00	£	2,801.74

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Parochial Church Council of St Peter & St Paul, Cudham
 Financial Statement for Year ended 31 December 2025
 Income & Expenditure - Deposit Account

	Unrestricted Funds	Total 2025	Unrestricted Funds	Total 2024
Receipts				
Transfer from General Account	£ -		£ -	
Interest	£ -		£ -	
Total receipts		£ -		£ -
Payments				
Transfers to Diocese DLF Account - ABC Fund	£ -		£ -	
Total payments		£ -		£ -
Defecit/Surplus for the year		<u>£ -</u>		<u>£ -</u>

Parochial Church Council of St Peter & St Paul, Cudham
 Statement of Assets & Liabilities for Year ended 31 December 2025
 Deposit Account

	2025	2024	
Assets			
Cash at Bank - Deposit Account @ 31.12.2025	£0.02	£0.02	
			£0.02
Liabilities			
	£0.00	£0.00	
			£0.00
Total Assets	<u>£0.02</u>	<u>£0.02</u>	<u>£0.02</u>
Represented by			
Surplus brought forward from 31.12.2024	£0.02	£0.02	
Surplus/Deficit	£0.00	£0.00	
Cash at Bank - Deposit Account @ 31.12.2025			£0.02

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Parochial Church Council of St Peter & St Paul, Cudham
 Financial Statement for Year ended 31 December 2025
 Income & Expenditure - Co-Op Account

	Unrestricted Funds	Total 2025	Unrestricted Funds	Total 2024
Receipts				
Voluntary Receipts	£ 885.00		£ 1,215.00	
Donations	£ -		£ -	
CWGC	£ -		£ -	
QAB	£ 86.11		£ 84.08	
Parish Magazine	£ 6.00		£ 6.00	
Gift Aid	£ -		£ 2,625.70	
Other Income	£ -		£ -	
Total receipts		£ 977.11		£ 3,930.78
Payments				
Transfers to Churchyard Account	£ -		£ -	
Transfer to General Account	£ -		£ 3,500.00	
Total payments		£ -		£ 3,500.00
Defecit/Surplus for the year		<u>£ 977.11</u>		<u>£ 430.78</u>

Parochial Church Council of St Peter & St Paul, Cudham
 Statement of Assets & Liabilities for Year ended 31 December 2025
 Co-Op Account

	2025	2024
Assets		
Cash at Bank - Co-Op Account @ 31.12.2024	£778.03	£357.25
		£357.25
Liabilities		
	£0.00	£0.00
		£0.00
Total Assets	<u>£778.03</u>	<u>£357.25</u>
Represented by		
Surplus brought forward from 31.12.2024	£778.03	£357.25
Surplus/Deficit	£977.11	£430.78
Cash at Bank - Co-Op Account @ 31.12.2025	<u>£1,755.14</u>	<u>£788.03</u>

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Parochial Church Council of St Peter & St Paul, Cudham
 Financial Statement for Year ended 31 December 2025
 Income & Expenditure - CRF Account

	Unrestricted Funds	Total 2025	Unrestricted Funds	Total 2024
Receipts				
Transfer from General Account	£ 615.00		£ 2,050.00	
Interest	£ 108.07		£ 368.90	
Total receipts		£ 723.07		£ 2,418.90
Payments				
Transfers to General Account	£ -		£ 2,227.82	
Transfers to DLF Account	£ 12,202.67		£ -	
Total payments		£ 12,202.67		£ -
Defecit/Surplus for the year		<u>£ (11,479.60)</u>		<u>£ 2,418.90</u>

Parochial Church Council of St Peter & St Paul, Cudham
 Statement of Assets & Liabilities for Year ended 31 December 2025
 CRF Account

	2025		2024	
Assets				
Cash at Diocese - CRF Account @ 31.12.2025	£0.00		£11,479.60	
		£0.00		£11,479.60
Liabilities				
	£0.00		£0.00	
		£0.00		£0.00
Total Assets		£0.00		£11,479.60
Represented by				
Surplus brought forward from 31.12.2024	£11,479.60		£11,288.52	
Surplus/Deficit	-£11,479.60		£2,418.90	
Cash at Diocese - CRF Account @ 31.12.2025		£0.00		£13,707.42

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Parochial Church Council of St Peter & St Paul, Cudham
 Financial Statement for Year ended 31 December 2025
 Income & Expenditure - DLF Account

	Unrestricted Funds	Total 2025	Unrestricted Funds	Total 2024
Receipts				
Transfer from General Account (Legacy)	£ -		£ 77,146.00	
Transfer from CRF Account	£ 12,202.67			
Interest	£ 9,091.36		£ 8,238.97	
Total receipts		£ 21,294.03		£ 85,384.97
Payments				
Transfers to General Account	£ 10,000.00		£ 10,000.00	
Total payments		£ 10,000.00		£ 10,000.00
Defecit/Surplus for the year		<u>£ 11,294.03</u>		<u>£ 75,384.97</u>

Parochial Church Council of St Peter & St Paul, Cudham
 Statement of Assets & Liabilities for Year ended 31 December 2025
 DLF Account

	2025	2024
Assets		
Cash at Diocese - DLF Account @ 31.12.2025	£274,347.42	£263,053.39
	£274,347.42	£263,053.39
Liabilities		
	£0.00	£0.00
	£0.00	£0.00
Total Assets	<u>£274,347.42</u>	<u>£263,053.39</u>
Represented by		
Surplus brought forward from 31.12.2024	£263,053.39	£187,668.42
Surplus/Deficit	£11,294.03	£75,384.97
Cash at Diocese - DLF Account @ 31.12.2025	<u>£274,347.42</u>	<u>£263,053.39</u>

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Parochial Church Council of St Peter & St Paul, Cudham
 Financial Statement for Year ended 31 December 2025
 Income & Expenditure - DLF Account - ABC Fund

	Unrestricted Funds	Total 2025	Unrestricted Funds	Total 2024
Receipts				
Interest	£ 77.65		£ 110.99	
Total receipts		£ 77.65		£ 110.99
Payments				
Transfers to Bells DLF a/c	£ 26.30		£ 680.34	
Total payments		£ 26.30		£ 680.34
Defecit/Surplus for the year		<u>£ 51.35</u>		<u>£ (569.35)</u>

Parochial Church Council of St Peter & St Paul, Cudham
 Statement of Assets & Liabilities for Year ended 31 December 2025
 DLF Account - ABC Fund

	2025	2024
Assets		
Cash at Diocese - DLF Account @ 31.12.2025	£2,352.93	£2,301.58
Liabilities	£0.00	£0.00
Total Assets	<u>£2,352.93</u>	<u>£2,301.58</u>
Represented by		
Surplus brought forward from 31.12.2024	£2,301.58	£2,870.93
Surplus/Deficit	£51.35	-£569.35
Cash at Diocese - DLF Account @ 31.12.2025	<u>£2,352.93</u>	<u>£2,301.58</u>

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Parochial Church Council of St Peter & St Paul, Cudham
 Financial Statement for Year ended 31 December 20245
 Income & Expenditure - Bells Account

	Restricted Funds	Total 2025	Restricted Funds	Total 2024
Receipts				
Voluntary Receipts				
Standing Orders	£ -		£ -	
Other Donations	£ -		£ -	
Legacy	£ -		£ 5,000.00	
Other Income				
Transfer from ABC Fund	£ 26.30		£ 680.34	
Interest	£ 196.56		£ 36.42	
Gift Aid Recovered	£ -		£ -	
VAT Recovered	£ 33.00		£ -	
Total receipts		£ 255.86		£ 5,716.76
Payments				
	£ -		£ -	
Total payments		£ -		£ -
Defecit/Surplus for the year		<u>£ 255.86</u>		<u>£ 5,716.76</u>

Parochial Church Council of St Peter & St Paul, Cudham
 Statement of Assets & Liabilities for Year ended 31 December 2025
 Bells DLF Account

	2025	2024
Assets		
Cash at Diocese - Bells DLF Account @ 31.12.2025	£5,972.62	£5,716.76
Liabilities	£0.00	£0.00
	£0.00	£0.00
Total Assets	<u>£5,972.62</u>	<u>£5,716.76</u>
Represented by		
Surplus brought forward from 31.12.2024	£5,716.76	£0.00
Surplus/Deficit	£255.86	£5,716.76
Cash at Diocese - Bells DLF Account @ 31.12.2025	<u>£5,972.62</u>	<u>£5,716.76</u>

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Parochial Church Council of St Peter & St Paul, Cudham
 Financial Statement for Year ended 31 December 2025
 Income & Expenditure - Churchyard Account

	Restricted Funds	Total 2025	Restricted Funds	Total 2024
Receipts				
Voluntary Receipts				
Standing Orders	£ -		£ -	
Donations	£ -		£ 1,023.35	
Other Donations	£ 50.00		£ 48.00	
Offertory	£ -		£ 20.60	
Other Income	£ 12.00		£ 225.00	
CWGC	£ -		£ -	
Other Income				
Gift Aid Recovered	£ -		£ -	
Total receipts		£ 62.00		£ 1,316.95
Payments				
Churchyard Maintenance	£ 120.00		£ 2,760.00	
Tree Work	£ -		£ 420.00	
Petrol	£ 30.25		£ 16.04	
Total payments		£ 150.25		£ 3,196.04
Defecit/Surplus for the year		<u>£ (88.25)</u>		<u>£ (1,879.09)</u>

Parochial Church Council of St Peter & St Paul, Cudham
 Statement of Assets & Liabilities for Year ended 31 December 2025
 Churchyard Account

	2025	2024
Assets		
Cash at Bank - Churchyard Account @ 31.12.2025	£427.40	£515.65
Liabilities	£0.00	£0.00
Total Assets	<u>£427.40</u>	<u>£515.65</u>
Represented by		
Surplus brought forward from 31.12.2024	£515.65	£2,394.74
Surplus/Deficit	-£88.25	-£1,879.09
Cash at Bank - Churchyard Account @ 31.12.2025	<u>£427.40</u>	<u>£515.65</u>

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Parochial Church Council of St Peter & St Paul, Cudham
 Financial Statement for Year ended 31 December 2025
 Income & Expenditure - Friends of Cudham Church

	Restricted Funds	Total 2025	Restricted Funds	Total 2024
Receipts				
Voluntary Receipts				
Membership Subscriptions	£ -		£ -	
Standing Orders	£ 480.00		£ 480.00	
Offertory	£ -		£ -	
Donations	£ 70.00		£ 733.35	
Fundraising Income	£ -		£ -	
Other Income				
Interest on DLF Account	£ 536.48		£ 606.48	
Gift Aid Recovered	£ -		£ 122.50	
Total receipts		£ 1,086.48		£ 1,942.33
Payments				
Costs of generating funds				
Fundraising Expenses	£ -		£ -	
Payments to PCC				
Total payments		£ -		£ -
Defecit/Surplus for the year		<u>£ 1,086.48</u>		<u>£ 1,942.33</u>

Parochial Church Council of St Peter & St Paul, Cudham
 Statement of Assets & Liabilities for Year ended 31 December 2025
 Friends of Cudham Church

	2025	2024
Assets		
Cash at Bank - Friends Account @ 31.12.2025	£ 3,470.45	£ 2,920.45
Cash in Diocese DLF a/c @ 31.12.2025	£ 16,279.32	£ 15,742.84
Total Assets	£ 19,749.77	£ 18,663.29
Represented by		
Surplus brought forward from 31.12.2024	£ 18,663.29	£ 16,720.96
Surplus/Deficit	£ 1,086.48	£ 1,942.33
Total Cash @ 31.12.2025	<u>£ 19,749.77</u>	<u>£ 18,663.29</u>

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