

THE CHURCH OF THE ANNUNCIATION

Windermere Avenue South Kenton Wembley



REPORTS FOR THE

ANNUAL PAROCHIAL CHURCH MEETING

10.30am 19th May 2026

With annual reports and accounts for 2025

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Agenda

- Apologies
- Minutes of meeting 4th May 2025
- Election of Church Wardens and PCC members
- Report on the Electoral Roll
- Introduction to community reports (provided to be read in own time)
- Financial reports: Treasurer's report & accounts 2024-2025
- Appointment of the Auditor of the accounts
- Vicar's review
- Any other business

CHURCH OF THE ANNUNCIATION, SOUTH KENTON
MINUTES OF ANNUAL PARISH COUNCIL MEETING (APCM)
HELD ON 4th May 2025

PRESENT: Revd. Trevor Goddard, Winnie Kuta-Dankwa, Janet Spence (Church Warden, Children's Champion) Frances Saunders, Jacqui Goddard (PCC Secretary & Parish Safeguarding Officer (PSO)), Gwyn Evans (Stewardship Secretary), Patricia O'Reilly, Tania Ruthven (ECO Champion, Hall Manager) & and parishioners.

Apologies:

PCC: Eileen Heenan (Treasurer),

PREVIOUS MINUTES: The minutes for the APCM meeting held on the 23rd April 2024 were ratified by the PCC on the 16th May 2024 as an accurate record of the events of the last APCM as above.

ELECTION OF CHURCH WARDENS:

Janet Spence continues to stand as Church Warden for another year. Trevor thanked her for her support and encouragement during this year. There is currently one vacancy for the post of Church Warden. Church Wardens will be elected again in 2026.

Janet will officially be signed in as Church Warden again – the case each year - at one of the Archdeacon's Visitation services across the Willesden Area, the Brent one being on Tuesday 8th July 2025, 7:00pm. (Venues to be confirmed.)

REPORT ON THE ELECTORAL ROLL: As this is the 6th year since the last electoral roll was renewed, everyone had to reapply to be on the roll once more for the next 6 years. The new 2025 roll has seen a change from **42** people on last year's roll, to **45** people, with 6 people having been added, and 3 people having been removed. Three people were removed due to no longer living in the parish and not having attended for over a year. The next renewal of the roll will take place in 2031.

The new electoral roll was shared with the PCC and made available to be seen by all at the meeting. The roll was approved by Patricia Reilly and accepted by all present as an accurate record.

REPORTS: All reports were provided within the main body of the annual report. To keep the meeting in a timely fashion only the finance report and Vicar's report were read out. Everyone's attention was drawn to the key reports including the thankful recognition of the role Jeremy Crossley has played in the life of our church over the last twelve years as he is now retiring both from full time ministry and as Trevor's spiritual adviser. Everyone was encouraged to take the time to read the other reports through in their own time as they provide a snapshot of our parish and church life over the last year. The complete Annual report is also available on the front page of the church's website.

PCC MEMBERS & DEANERY SYNOD REPRESENTATIVE (DSR):

As the PCC and the DSR are elected on a three-year cycle, there was no need for an election this year. Janet Spence continues in her role as DSR. Both roles enable her to continue to be an ex-officio member of the PCC. Both the PCC membership and the DSR role will be up for election once more at next year's APCM, in 2026.

The current members of the PCC are as follows:

Patricia O'Reilly, Tania Ruthven, Eileen Heenan, Gwyn Evans, Jacqueline Goddard and Frances Saunders.

Ex-officio members are Janet Spence, as Church Warden and Deanery Synod Rep, Winnie Kuta Dankwa as Curate and Trevor Goddard as vicar of this parish.

FINANCIAL REPORT: The financial report was presented by Revd. Trevor Goddard as Eileen Heenan the Church treasurer was not available to attend the APCM. The report to the APCM was presented in line with the financial report provided. (financial report see page 23 of Annual report.)

Trevor shared that the church's finances had done well to have a surplus at the end of the year, having completed the hall works and other key items of expenditure during the year. It was encouraging that we are continuing to be able to invest in and do new things while maintaining a good income and therefore a good balance sheet.

The accounts are currently being independently examined by Fr David Green. As the accounts for the 31 December 2024, had not yet been independently examined, Trevor proposed that the approval of the fully examined accounts should be deferred until the next PCC meeting for the PCC to approve. This was agreed by the meeting. Once this has happened a copy of the independently examined the accounts will be made available on the website.

APPOINTMENT OF THE INDEPENDENT EXAMINER OF THE ACCOUNTS: As Fr David Green FCA (Gowers LTD chartered accountants) is retiring and will therefore no longer be available to examine the accounts, Rev Trevor said that he and the PCC will need to acquire a new person to fulfil this role for the 2025 accounts and proposed that this be deferred to the PCC to agree on as soon as possible. All were in agreement.

VICAR'S REVIEW:

Rev Trevor shared his vicar's report.

ANY OTHER BUSINESS:

There was no other business and Rev Trevor closed the meeting with prayer.

POST PCC MEETING:

The appointment of the PCC secretary, treasurer, PSO and Children's Champion will be deferred to the first PCC as the first item of business on the agenda.

D.O.N.M: Wednesday 16th July 2025 via zoom 7.30pm

(To be signed at the next full PCC meeting, post APCM)

Signed:

Date: 16th July 2025

PCC secretary's report

The most recent Annual Parochial Church Meeting (APCM) was held on 4th May 2025. Since the last APCM there have been six meetings of the Parochial Church Council (PCC), each chaired by the vicar, the Rev Trevor Goddard. All have taken place via zoom.

The church Electoral Roll: As of April 2026, there are currently 46 names on the Electoral Roll.

1 name has been removed due to the member having passed away.

2 names have been added to the roll.

Church Governance

The PCC members are appointed in line with the Church Representation Rules. The newly elected PCC members will serve for a three-year term until 2029, when the next election will take place.

The PCC is made up of the Vicar as chair, two church wardens (and up to two deputy wardens, all elected by the meeting, which can include anyone within the parish who is unattendance), a Deanery Synod Representative (DSR) and a curate, if one is in place – all of whom are ex-officio members and do not need to be voted on. In addition, there are members elected by the congregation who are on the electoral roll of the church. Where there are no more than 50 on the electoral roll of the parish*, as is currently the case, then up to 6 lay parishioners can be voted onto the PCC. We are also allowed to co-opt two members onto the PCC for a year at a time.

*Where there are over 50 but under 100 people on the electoral roll, up to 9 parishioners, on the electoral roll, can be voted onto the PCC.

Currently elected PCC members are as follows:

Ex Officio members:

Revd Trevor Goddard (Chair)

Revd Winnie Kuta-Dankwa (Curate, Self-Supporting Minister)

Janet Spence (Church Warden, Deanery Synod Representative, Children's Champion)

Elected members:

Eileen Heenan (Treasurer)

Jacqui Goddard (PCC Secretary, Safeguarding Officer)

Gwyn Evans (Stewardship Secretary)

Tania Ruthven (ECO Champion, Hall manager)

Patricia O'Reilly

Frances Saunders

The PCC agreed to co-opt Serge Nguele and Sophia Attaullah onto the PCC for the year.

The PCC members are responsible for making decisions on all matters of general concern and importance to the life of the parish church and community, in looking after the site buildings responsibly and including deciding how the funds of the PCC are to be spent.

As a PCC we have continued to stay focused around the practical care of the church buildings and church finance, ensuring that maintenance is prioritised and that we are planning to ensure the buildings remain fit for purpose. We have continued to work towards ways of making the site more flexible and useable by the community around us, like the scouts, becoming more eco-aware in the way we carry out improvements and in the way we plan any events and activities.

J Goddard

Community reports

Communication

Good communication has been helpful in drawing our community together, helping to easily share events and other encouragements with each other as a church family, as well as supporting continuing links with the wider neighbourhood. When people regularly attend it is lovely to invite them to be part of the church WhatsApp group as it supports a sense of belonging and being 'seen'. Physically, our newer noticeboard at the front of site is doing a good job emphasising the key activities happening each week along with a QR code to have instant access to the church website. We have also been able to put a temporary board up over it for the Advent and Christmas period and have seen people stop to take a picture of it for later reference. The plans to replace the wooden noticeboard have slowed because of embracing the bigger picture of plans being made across the whole site. However, this is still very much a part of the planning process and in the meantime we continue to use the board in its current state to keep the local community informed.

Our website: southkentonchurch.org is a key way people find out about the church and has been an effective access point for those seeking out a place of worship, and especially at seasonal times of the year.

Our Facebook page: The Annunciation @ South Kenton again provides a simple access point for those using Facebook, providing a much-needed communication and connection if attendance can't be so regular.

Our WhatsApp groups: 'whole church chat' and 'Prayer requests' enables people to feel connected and grow a sense of belonging – that individuals have a voice in the community. They are actively providing friendship, encouragement, an up-to-the-minute noticeboard and memory jogger and a space to share prayer needs and requests. Both continue to be well used.

We continue to be mindful of those who don't access the church through the multi-media platforms, and use more standard ways of communicating, like cards, letters and phone calls, so that they can continue to feel as much a part of the church family as those that do.

Worship life

Sundays continue to be a mixture of modern and traditional, using familiar liturgy as part of our weekly communion service, wrapped in a more modern flavour of sung worship, mostly with Jacqui Goddard and Gwyn Evans leading us on piano and guitar. We are thankful for their leadership and the inspiration and encouragement this brings to our worship together. The CCL license is renewed each year so that we can legally reproduce lyrics on song sheets or on the big screen.

We have been able to share worship on several occasions throughout the year with our sister church, St Cuthbert's, especially when we share the worship during major festival seasons like Christmas and Easter. Once again, we have come together for Midnight Mass at The Annunciation and Christmas day at St Cuthbert's for both churches, have shared in the Churches Together walk of witness on Good Friday along Preston Road, followed by hot cross buns at St Cuthbert's before sharing the last hour of meditation and reflection for both at The Annunciation.

During the Advent season we brought our two churches (and neighbours) together once more with our community choir. We had 40 choir members join in for the carol services at both churches. Our worship space is valued by members from both congregations, and we regularly have groups of individuals joining us for worship when they are unable to make it to the 11.00am service at St Cuthbert's. This reflects the sense of shared worship and connectedness between the two churches and how we can value and encourage one another.



Safeguarding

Jacqui Goddard has continued to hold the role of Safeguarding Officer (PSO) for the Church of The Annunciation. Jacqui is happy to stand for election again under the new PCC for 2026-27, as the role runs from just after the APCM until the following year at the same time.

She holds a Disclosure and Barring Service (DBS) certificate in her roles as PCC church secretary and Safeguarding Officer. Jacqui is also a certified Evidence Checker for the Church, which means that anyone wishing to take up a role within the church and needs to be DBS (Disclosure and Barring Service) checked, will have their evidence checked by her through an online process. She is also able to support other local churches as an evidence checker in order for them to process their DBS certificates.

Safeguarding is a regular item on the agenda at every PCC meeting, to ensure that the safeguarding of children and vulnerable adults is kept in the forefront of our minds. Jacqui shares any updates from the diocesan safeguarding team at each meeting, as needed. The PCC have had the opportunity to attend online refresher safeguarding training during the year. All PCC members have completed a DBS check, as it is now required for those in leadership roles within the church to hold a DBS certificate. These will need renewing after 3 years.

Information about safeguarding at The Annunciation and within the Church of England and Willesden Diocese can be found on the church's website under the safeguarding tab on the front page. It is full of useful information, and everyone is encouraged to visit the website and find out more.

Janet Spence has continued to hold the role of Children's Champion – again renewed directly after each APCM – a role the Church of England has created to ensure that the nurturing and practical needs of our children is always considered when any changes are made, or to be flagged if there is a gap in the way we provide for them as a worshipping community, when they are within our care.

Eco church



Tania Ruthven is our ECO Church & Creation Care Champion.

She is a member of our PCC and supports us in being reflective in the way we use and care for our resources as a church community.

‘ECO Church’ continues to be an agenda item when we meet as a PCC.

Highlights throughout the year have been installing bird and bug boxes, creating two rewilded areas, bulb planting in a joint venture with the Scouts groups after they had made four planters from recycled pallets and putting a new large recycling bin at the front of the site next to the general waste bin to encourage hall users to be more careful in the way they dispose of rubbish. We are planning in the coming year to apply to a tree planting charity based in Harrow who can offer up to £500 to plant trees on site. We are planning to plant two trees at the front of the hall to commemorate our King Charles III and Queen Camilla. We hope that as we continue to become more ‘eco-friendly’ we will be a good model of positive action and creation care in our local community. Creating a retention ‘basin’ – a gentle dip in the land near to the church that collects and makes use of the rainwater coming off the roof – is still very much part of the planning but is part of a broader plan of improvements to our site.

Our source heat pumps in the hall continue to be a good example of how we have adapted to be more eco-friendly in the way we heat our hall, which is in constant use all year round. Our plans to insulate the walls and the ceiling/roof of the hall, again are part of our larger plans for improving the environment we are using.



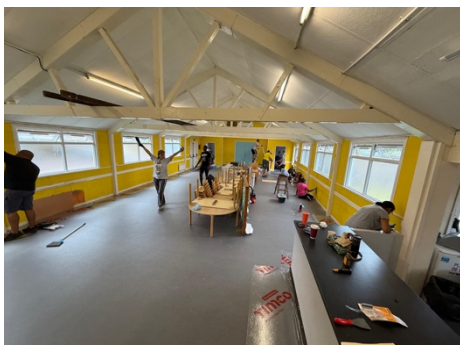
In the spring we also ran a spring wreath making event to celebrate the season, learn a new skill and think about using natural resources to be creative.

Social and shared events

Our monthly coffee mornings, have seen a change in numbers at times due to a lot of former regulars becoming too elderly to continue coming. However, it has been a lovely opportunity for church members to spend a more relaxed time together getting stuck into creative fun, for instance, recycling used calendars into greetings cards in the new year and creating bird feeders with toilet rolls. It's always lovely when we get unexpected visitors with different families seeing what's on offer on the Nextdoor or Facebook platforms and popping in and having fun. And our plant stall, summer and Christmas Fairs are always a hit with everyone.



In June we had an amazing one day makeover of our hall in partnership with the scouts (parents and leaders not the children!) What an amazing transformation it was!



Bright
yellow
To
Calming
Blue!



In terms of joint church ventures with our sister church St Cuthbert's, the highlights were...

Our shared Holy week and Easter celebrations, including the walk of witness.

Sharing the joy of our visiting student, Solène Rossa, from France, who delighted us for three months during the summer.

Hosting a joint Eden Project Big Lunch!

Starting up a shared bible study every Wednesday morning.

Our shared harvest brunch at the vicarage.

Our Black History Month and Advent visits to St Paul's Cathedral.

Our joint confirmation service with Bishop Lusa.

And of course, our joint choir carol events at both churches.



The Met Christmas Tree Appeal 2024

It was great that we were able to support the Met Christmas Tree Appeal again this year. Thanks again to Marianna Dominguez who, by her sterling work with the team from the Met, meant we were able to provide a huge number of Christmas presents for children across our local borough of Brent who were not going to be receiving Christmas gifts otherwise. Her little car was like a magic treasure chest. How did she fit that many parcels in her car?! Another successful year of bringing joy to the children in our neighbourhoods. Thank you everyone.



Rotas

As always, we're very thankful for everyone who signs up to be on a rota to serve everyone in church, week by week. We need good numbers of volunteers for the coffee rota, such an important part of our welcome as a church each week, spending time growing together over a cuppa after worshipping together. We have also been blessed to add people to our prayer and reading rotas. These are such important ministries in our worshipping lives together. All offers of help gratefully received!

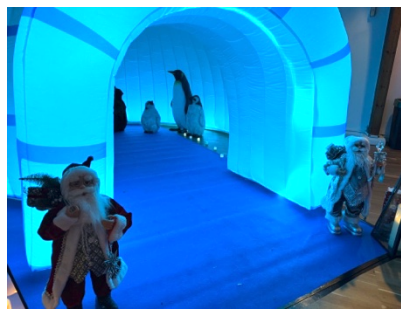
Churches together

This takes the form of five churches creating a joint event - The silent walk of witness and open-air service - Good Friday of Holy Week each year. Planning meetings are held throughout the year in preparation for the event. It is so encouraging to see churches coming together year on year to be part of a joint face of the Christian Faith in our local community. People carry crosses and walk silently, starting off at St Erconwald's church, up and down Preston Road before congregating on the green outside of The Preston pub for a short service of worship. Thank you to all from our church who were able to take part in and contribute to the service.



Scouts Christingle Service

It was such a thrill to have the Scouts groups, who now meet in our hall twice a week – Squirrels, Beavers, Cubs and Scouts – ask us to host a Christingle service for them. This year it was combined with a Christmas Fair. They used the car park and the hall and had a little grotto at the back of the church – now possible because of the more flexible space we have created. Such a happy event and, such a joy to have twenty minutes of their time where so many children and parents chose to come in with Christingles they had made and join in a Christmas sing-along singing carols about the story of Jesus birth and Trevor giving them a short talk that included them remembering their scouting promise.



A fond farewell to a longtime member and friend of The Annunciation... Joan Pendjiky



It was with deep sadness, gratitude and warm affection that we said farewell to our dear friend Joan Pendjiky this year. Joan has been a constant presence within the church community for many, many years, always willing to be involved and being so committed in the roles she took on within the church fellowship. Among other things, Joan was a long-time member of the PCC and was hall manager beyond her ninety years!

When we started up our homegroup at the vicarage Joan was always a special part of every evening, sharing her stories, experiences and how her faith helped her through it all.

Joan had a wonderful and full life and inspired us all with her determination to grab hold of life with both hands and live it to the full.

It was a very special farewell for Joan on the 21st August 2025. We sang some of her favourite hymns and enjoyed music from New Zealand, a place that always meant so much to her.

Prayer was always a staple in her life. She leaves an amazing legacy and encouragement for us all in persevering in prayer and in life and of always embracing the life we have been given.

With love and gratitude,
Rev Trevor Goddard on behalf of The Annunciation.

Church Warden's report

This report gives a snapshot of business covered by the PCC during the year. We are thankful that, as a PCC, as well as maintaining all the services, activities and events that maintain and grow our faith together, we have been able to continue to resource the ongoing development of the site in growing a more welcoming and fit-for-purpose space for faith and community to grow. As a result, flexibility of the space has allowed us to begin to use the church more often for different events and occasions .

Planned changes to the main worship area:

Under our *church refurbishment project* – we have been able to replace the windows to ensure we are improving how effective our insulation is in line with our ECO Church agenda. This was the key improvement we have been able to make as a PCC. We are still look to improve our lighting, use of the church building during the weekdays, and installation of toilets within the main church. These are part of an ongoing tiered project as we plan and prioritise.

The church family and friends continue to enjoy the benefits of a warmer and brighter, more welcoming worship space since the church ceiling was replaced and insulated. New visitors continue to be very positive about the space we have been able to develop so far.

In the hall we installed additional wall heaters to support when the weather goes below zero degrees, as at this time the heat source pumps take a while to change from defrost mode into heating mode. The additional heaters allow the place to heat up quickly when they first arrive and it is particularly cold.

Hall lettings:

Hall lettings have continued to support the financial health of the church with long-term evening bookings on a yearly basis, Mondays to Sundays, with a wide range of activities taking place. The scout groups are continuing to go from strength to strength, meeting on Mondays and Fridays. We also have a martial arts group, a slimming world group and an individual dancer who trains each week, hiring the hall as well as the nursery Monday to Friday during the day, throughout the year.

Stewardship:

As Stewardship Secretary, Gwyn has continued to support the church in claiming back Gift Aid from the diocese, which we are very thankful for and, which provides a significant boost to our available funds. We are thankful for his ongoing support in completing this important overseeing of church giving and the time he continues to give.

We are thankful that the combination of regular giving, maintaining attendance and being able to continue with our services and activities, is continuing to provide encouragement and blessing throughout the year as we continue to shine the light of God's love and the good news of his kingdom in our parish and beyond.

This report is written on behalf of our current Church Warden, Janet Spence.

FABRIC REPORT: Church of the Annunciation, South Kenton.

APCM 2026.

Fabric Report – 2025

1. Overview

The PCC of the Church of the Annunciation continues to care for two key buildings: the Church and the Church Hall. Over the past year, significant progress has been made in maintaining, improving, and planning for the long-term future of both sites.

2. Major Works – Church Building

During 2025, substantial refurbishment work has been carried out. This includes installation of new double-glazed windows, guttering repairs, and professional survey and design work.

Total cost of major works: £24,010.00.

We are currently reviewing lighting improvements as part of future phases.

3. Routine Maintenance

PAT Testing was completed (£169.50), along with fire extinguisher checks and regular cleaning.

Thanks to Elaine Grant (church cleaning), Sophie Attaullah Service coordinator, Stephen Fox (hall cleaning), and Steve Last (grounds maintenance).

4. Church Hall

The hall remains a well-used community space, hosting Windermere Nursery, Irish Dance, martial arts, Scouts, and other bookings.

Slimming World has now relocated, leaving a Wednesday evening vacancy.

The monthly Church Community Coffee Morning continues to be a success each month.

5. Community-Led Improvements

The Church Hall was fully redecorated in one day during the summer holidays, led by Tania Ruthven and supported by volunteers. This was an amazing event at Port Community together And insured we had a beautifully freshly decorated Church Hall For the future.

6. Future Development Plans

Plans are being developed in phases to improve over the next few years. The first phase will focus on the entrance and site security.

Thanks to the support from our Scouts leader, Sagar who is also a architect. A professional site survey has been completed.

7. Site Challenges

Ongoing issues with rubbish dumping have required clearance efforts. Steps are being taken to maintain the grounds and use the community skip effectively.

8. Energy Costs

Energy costs increased by approximately £2,000 this year. The current contract is due for renewal in June 2025.

9. Environmental Responsibility (Eco Church)

Recycling bins have been introduced and the church continues participation in Eco Church, encouraging care for creation and sustainable practices.

10. Conclusion

This has been a year of significant progress in building improvements, community engagement, and future planning.

Priorities Following the 2023 Quinquennial Report

From the last Quinquennial Report (October 2023) by Inspecting Architect Jon Bolter of Rees Bolter Architects, we continue to focus closely on the recommendations set out. The report makes clear that, while the church remains safe for use, our priority over the coming years must be to manage ongoing structural movement, maintain safety, and plan for longer-term redevelopment. The most significant issue remains ground movement caused by clay subsoil and nearby trees, requiring continued structural monitoring and careful tree management. Alongside this, key areas of work include roof repairs, window replacement, and ensuring effective rainwater drainage, as well as maintaining safe electrical systems and internal conditions. Since 2023, we have made substantial progress in responding to these recommendations, including replacing the ceiling, installing new windows and guttering, redecorating, and filling many of the cracks, in addition to earlier works such as securing the sanctuary ceiling, repairing doors, upgrading the electrical supply, and improving heating. These actions demonstrate our commitment to maintaining the building responsibly; however, the report also makes clear that ongoing maintenance alone will not resolve the underlying structural challenges. As a result, we are now developing a longer-term plan to redesign and sustainably develop the building for the future.

Church of the Annunciation Vicar's Review – APCM 2026

This year marks my fourteenth year at The Annunciation. It is often hard to believe how quickly those years have passed. The Church of the Annunciation has always been a very special place to me and to Jacqueline, and over that time we have found a deep rhythm of life here sharing the seasons of the Church's year, journeying together through joys and challenges, and continuing to discover the richness of worship in this place.

At the heart of all we do is a simple but profound desire: to be together in worship, and to invite others into the life of our community. It is always a joy to see new people find a home in our small but warm and welcoming church family. We continue to pray for one another, to encourage one another, and to help each other grow in the joy and wonder of being in God's presence.

Looking back over the past year, we do so with deep gratitude. There is much to give thanks for, particularly in the practical life and stewardship of our church building. We are blessed with a beautiful space, and over recent years we have been able to carry out significant work: reordering the interior, redecorating, installing new windows, and renewing the ceiling. Gradually, we have continued to develop the worship space so that it better serves both our present needs and our future mission.

We thank God for the resources, generosity, time, and skill that have made this possible. None of this would have happened without the faithful giving and support of so many people, both within and beyond our congregation. We are truly grateful.

As we look ahead, we do so with hope and expectation. There are further plans to continue developing and enhancing our church building and our ministry together. Our desire remains to grow as a worshipping community, to deepen our faith, and to continue welcoming others into the life of the Church of the Annunciation.

With gratitude for the past, joy in the present, and hope for the future, we continue to walk forward together in faith.

Rev Trevor Goddard

FINANCIAL REPORT 2025

The Church of the Annunciation, South Kenton

Financial Report for the Year Ending 31 December 2025

This year's accounts show a total deficit of £21,389.76, compared to a deficit of £18,794.82 in 2024. While this may appear concerning at first glance, it is important to understand the key reasons behind this position and the overall financial health of the Church.

Key Highlights

- Hall income remains strong, generating a surplus of £12,216.83, slightly higher than last year.
- Total general income remained stable at £31,018.84.
- Stewardship Giving increased to £10,051.
- Gift Aid recovery of £5,930.28 (none received in 2024).
- Modest increases in expenditure, particularly utilities, insurance, and church costs.

Understanding the Deficit

The reported deficit is largely driven by two exceptional factors rather than day-to-day operations:

1. Capital Investment in the Church Building (£24,010) – a one-off refurbishment project.
2. Reduction in Investment Value (£5,677.71) due to market fluctuations.

Without these, the underlying position would be much closer to balance.

Financial Position

Total assets stand at £170,279.81 (2024: £191,669.57), including:

- £136,340.63 in long-term investments
- £33,939.18 in cash and bank balances

These reserves provide a stable foundation, though cash levels should be monitored.

Risks

- Ongoing deficits reducing cash reserves
- Reliance on hall income

- Rising costs (utilities, maintenance)
- Exposure to investment market fluctuations

Opportunities

- Growth in stewardship and Gift Aid
- Strong demand for hall lettings
- Benefits from completed building improvements
- Opportunity to rebuild reserves

Thanks and Acknowledgements

Grateful thanks to Gwyn Evans for managing Gift Aid, and to Sophie for ensuring weekly collections are accurately recorded, securely handled, and properly accounted for.

Conclusion

While the headline deficit is significant, it is largely due to planned capital investment and investment valuation changes. The Church remains in a stable position moving forward with careful stewardship.

**The Church Of The Annunciation
Winderemere Avenue, South Kenton
Hall Account for the year Ending 31st December 2025**

	2025	2024
<u>SUMMARY OF HALL BOOKINGS</u>		
WINDERMERE NURSERY	18,362.40	17,741.52
IRISH DANCE HIRE	750.00	750.00
SLIMMING WORLD	2,000.00	3,270.00
MARTIAL ARTS	1,750.00	2,450.00
SCOUTS	4,090.00	3,040.00
PRIVATE HIRE	771.94	338.14
	<u>27,724.34</u>	<u>27,589.66</u>
 <u>EXPENDITURE</u>		
LIGHT, HEAT & WATER (See Note 2)	(6,786.14)	(5,969.27)
INSURANCE	(1,247.84)	(1,215.23)
MANAGEMENT, REPAIRS AND MAINTENANCE	(3,453.66)	(4,494.77)
CLEANING & WASTE COLLECTION	(4,019.88)	(4,024.35)
	<u>(15,507.51)</u>	<u>(15,703.62)</u>
 SURPLUS (DEFICIT) TRANSFERRED TO GENERAL FUNDS	 <u><u>12,216.83</u></u>	 <u><u>11,886.04</u></u>

The Church Of The Annunciation
Winderemere Avenue, South Kenton
General Fund Income & Expenditure for the year Ending 31st December 2025

	2025	2024
<u>INCOME</u>		
Stewardship Giving	10,051.00	7,426.52
Church service Collections	2,039.53	3,128.09
Net Surplus/ Deficit from Hall accounts.	12,216.83	11,886.04
Donations	1,887.84	730.04
Inland revenue Gift Aid Received	5,930.28	0.00
Fees (Weddings, Funerals, Banns)	0.00	0.00
Interest & CBF Shares, Dividends.	(1,253.67)	7,836.92
Sundries	147.03	347.56
	<u>31,018.84</u>	<u>31,355.17</u>
<u>EXPENDITURE</u>		
<i>Giving</i>		
Common fund payment	(18,090.00)	(17,090.00)
Charitable Giving	(100.00)	0.00
	<u>(18,190.00)</u>	<u>(17,090.00)</u>
<i>Church Ministry</i>		
Vicarage & Vicars Expenses	(1,857.00)	(524.53)
Printing and stationery	(88.76)	(255.06)
Water Rates	0.00	(424.42)
Telephone	0.00	(648.07)
	<u>(1,945.76)</u>	<u>(1,852.08)</u>
<i>Church & Grounds</i>		
Church Expenses	(3,929.78)	(3,126.02)
Light, Heat & Water (Note 2)	(773.36)	(381.02)
Insurance	(1,395.04)	(1,233.63)
Repairs And Maintenance	(691.71)	(260.00)
Church Reurbishment Project	(24,010.00)	(24,599.00)
Cleaning & Grounds Maintenance	(1,431.00)	(1,458.00)
Sundries	(41.95)	(150.24)
	<u>(32,272.84)</u>	<u>(31,207.91)</u>
TOTAL EXPENDITURE	<u>(52,408.60)</u>	<u>(50,149.99)</u>
Surplus of Income over expenditure (Deficit)	<u>(21,389.76)</u>	<u>(18,794.82)</u>

**The Church Of The Annunciation
Windermere Avenue, South Kenton
Balance sheet for the year Ending 31st December 2025**

	2025	2024
<u>INVESTMENT</u>		
Held by the LDF on Behalf of the parish (a)	136,340.63	142,018.34
	<u>136,340.63</u>	<u>142,018.34</u>
<u>CURRENT ASSETS</u>		
Central Board Of Finance	0.00	0.00
Business Premium Account	28,971.34	42,493.50
Current Account	4,967.84	7,157.73
Petty Cash	0.00	0.00
	<u>33,939.18</u>	<u>49,651.23</u>
	<u>33,939.18</u>	<u>49,651.23</u>
Total Assets	<u>170,279.81</u>	<u>191,669.57</u>
	<u>170,279.81</u>	<u>191,669.57</u>
<u>REPRESENTED BY</u>		
General Funds 31-12-2024	191,669.57	210,464.39
Surplus /(Deficit) of Income over expenditure.	(21,389.76)	(18,794.82)
	<u>170,279.81</u>	<u>191,669.57</u>
	<u>170,279.81</u>	<u>191,669.57</u>

The financial statements were approved by the Parochial Church Council on the

Date: _____

Reverend Trevor Goddard:



The Church Of The Annunciation, South Kenton
Statement of Financial Activities
For Period from 1st January 2025 to 31st December 2025

	Unrestricted Funds	Designated Funds	Resticted Funds	Endowment Funds	Total Funds	Prior Years Total Funds
INCOME	2025					
Stewardship Giving	10,051.00	0.00	0.00	0.00	10,051.00	7,426.52
Church service Collections	2,039.53	0.00	0.00	0.00	2,039.53	3,128.09
Fund Raising / Grants	0.00	0.00	0.00	0.00	0.00	0.00
Net Income From Hall (Notes 1)	12,216.83	0.00	0.00	0.00	12,216.83	11,886.04
Donations	1,887.84	0.00	0.00	0.00	1,887.84	730.04
Inland revenue Gift Aid Received	5,930.28	0.00	0.00	0.00	5,930.28	0.00
Fees (Weddings, Funerals, Banns)	0.00	0.00	0.00	0.00	0.00	0.00
Interest & LDF Fund	4,424.04	0.00	0.00	(5,677.71)	-1,253.67	4,658.98
Sundries	147.03	0.00	0.00	0.00	147.03	347.56
	36,696.55	0.00	0.00	-5,677.71	31,018.84	28,177.23
EXPENDITURE						
<i>Giving</i>						
Common fund payment	(18,090.00)	0.00	0.00	0.00	(18,090.00)	(17,090.00)
Charitable Giving	(100.00)	0.00	0.00	0.00	(100.00)	0.00
	(18,190.00)	0.00	0.00	0.00	(18,190.00)	(17,090.00)
<i>Church Ministry</i>						
Vicarage & Vicars Expenses	(1,857.00)	0.00	0.00	0.00	(1,857.00)	(524.53)
Printing and stationery	(88.76)	0.00	0.00	0.00	(88.76)	(255.06)
Water Rates	0.00	0.00	0.00	0.00	0.00	(424.42)
Telephone	0.00	0.00	0.00	0.00	0.00	(648.07)
	(1,945.76)	0.00	0.00	0.00	(1,945.76)	(1,852.08)
<i>Church & Grounds</i>						
Church Expenses	(3,929.78)	0.00	0.00	0.00	(3,929.78)	(3,126.02)
Light, Heat & Water	(773.36)	0.00	0.00	0.00	(773.36)	(381.02)
Insurance	(1,395.04)	0.00	0.00	0.00	(1,395.04)	(1,233.63)
Repairs And Maintenance	(691.71)	0.00	0.00	0.00	(691.71)	(260.00)
Church Refurbishment Project	(24,010.00)	0.00	0.00	0.00	(24,010.00)	(24,599.00)
Grounds Maintenance	(1,431.00)	0.00	0.00	0.00	(1,431.00)	(1,458.00)
Sundries	(41.95)	0.00	0.00	0.00	(41.95)	(150.24)
	(32,272.84)	0.00	0.00	0.00	(32,272.84)	(31,207.91)
TOTAL EXPENDITURE	(52,408.60)	0.00	0.00	0.00	(52,408.60)	(50,149.99)
Net Income / (Expenditure) Resources before transfer	(15,712.05)	0.00	0.00	(5,677.71)	(21,389.76)	(21,972.76)
<i>Transfer</i>						
Gross transfer between funds - in	0.00	0.00	0.00	0.00	0.00	0.00
Gross transfer between funds - out	0.00	0.00	0.00	0.00	0.00	0.00
Other recognised gains / losses	0.00	0.00	0.00	0.00	0.00	0.00
Net Movement in funds	(15,712.05)	0.00	0.00	(5,677.71)	(21,389.76)	(21,972.76)
<i>Reconciliation of Funds</i>						
Total funds brought forward	49,651.23	0.00	0.00	142,018.34	191,669.57	49,651.23
Total funds carried forward	33,939.18	0.00	0.00	136,340.63	170,279.81	27,678.47
Represented by						
- General funds Unrestricted.	33939.18	0.00	0.00	0.00	33939.18	27678.47
-Designated Funds	0.00	0.00	0.00	0.00	0.00	0.00
-Resticted Funds	0.00	0.00	0.00	0.00	0.00	0.00
-Endowment Funds	0.00	0.00	0.00	136340.63	136340.63	0.00
	33939.18	0.00	0.00	136340.63	170279.81	27678.47