

Independent Examiner's Report to the PCC of St Peter & St Paul, Cudham  
for the year ended 31 December 2024

I report on the accounts for the year ended 31 December 2024 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

 Parkin (CA . SA)

Date 27/4/2025

Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2024  
Income & Expenditure - General Account

		2024			2023		
	Note	Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
<b>Receipts</b>							
<b>Voluntary Receipts</b>							
Planned Giving	1a	£ 16,163.54	£ -	£ 16,163.54	£ 16,005.42	£ -	£ 16,005.42
Collections at services	1b	£ 436.54	£ 76.70	£ 513.24	£ 611.99	£ 167.00	£ 778.99
Gordon Adams Legacy		£ 77,146.00	£ -	£ 77,146.00	£ -	£ -	£ -
All other giving/voluntary receipts	1b	£ 3,732.69	£ 2,391.97	£ 6,124.66	£ 2,612.00	£ 344.00	£ 2,956.00
Gift Aid Recovered	1ba	£ 4,805.14	£ -	£ 4,805.14	£ 2,124.03	£ -	£ 2,124.03
		<u>£ 102,283.91</u>	<u>£ 2,468.67</u>	<u>£ 104,752.58</u>	<u>£ 21,353.44</u>	<u>£ 511.00</u>	<u>£ 21,864.44</u>
Activities for generating funds	1c	£ -	£ -	£ -	£ -	£ -	£ -
Investment Income	1d	£ 10,452.94	£ 36.42	£ 10,489.36	£ 7,560.28	£ -	£ 7,560.28
Church activities	1e	£ 2,169.00	£ 202.00	£ 2,371.00	£ 3,833.00	£ -	£ 3,833.00
Other Income	1f	£ 2,695.07	£ 33.00	£ 2,728.07	£ 3,334.55	£ -	£ 3,334.55
Other Receipts - Not Church Income	1g	£ -	£ 6,368.95	£ 6,368.95	£ -	£ 1,300.00	£ 1,300.00
<b>Total receipts</b>		<u>£ 117,600.92</u>	<u>£ 9,109.04</u>	<u>£ 126,709.96</u>	<u>£ 36,081.27</u>	<u>£ 1,811.00</u>	<u>£ 37,892.27</u>
<b>Payments</b>							
<b>Church Activities</b>							
Diocesan Parish Offer		£ 18,528.00	£ -	£ 18,528.00	£ 17,232.00	£ -	£ 17,232.00
Clergy Costs	1h	£ 2,568.30	£ 165.00	£ 2,733.30	£ 3,162.41	£ -	£ 3,162.41
Church Running Costs	1i	£ 12,674.39	£ -	£ 12,674.39	£ 13,780.09	£ -	£ 13,780.09
Parish Office Costs	1j	£ 3,982.86	£ -	£ 3,982.86	£ 3,447.47	£ -	£ 3,447.47
Additional Service Costs	1k	£ 169.89	£ -	£ 169.89	£ 270.81	£ -	£ 270.81
Churchyard Maintenance	1l	£ -	£ 3,196.04	£ 3,196.04	£ -	£ 2,795.41	£ 2,795.41
Other Costs	1m	£ 1,713.19	£ 2,317.20	£ 4,030.39	£ 1,410.00	£ 2,676.00	£ 4,086.00
Outward Giving	1n	£ 2,541.74	£ 260.00	£ 2,801.74	£ 2,890.00	£ -	£ 2,890.00
Capital Expenditure							
New Audio/Visual System		£ -	£ -	£ -	£ -	£ -	£ -
Church Re-ordering Costs		£ -	£ -	£ -	£ -	£ -	£ -
Costs of generating funds		£ -	£ -	£ -	£ -	£ -	£ -
<b>Total payments</b>		<u>£ 42,178.37</u>	<u>£ 5,938.24</u>	<u>£ 48,116.61</u>	<u>£ 42,192.78</u>	<u>£ 5,471.41</u>	<u>£ 47,664.19</u>
Excess of receipts over payments		£ 75,422.55	£ 3,170.80	£ 78,593.35	£ (6,111.51)	£ (3,660.41)	£ (9,771.92)

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## Further Analysis of Receipts and Payments Accounts

		Internal Reference	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023
<b>Receipts</b>										
1a	Planned Giving									
	Standing Orders	C1101	£ 5,670.00	£ -	£ -	£ 5,670.00	£ 6,920.00	£ -	£ -	£ 6,920.00
	Parish Giving Scheme	C1103	£ 10,493.54	£ -	£ -	£ 10,493.54	£ 9,085.42	£ -	£ -	£ 9,085.42
	Weekly Envelopes		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
			<b>£ 16,163.54</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 16,163.54</b>	<b>£ 16,005.42</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 16,005.42</b>
1b	All Other Giving/Voluntary Receipts									
	Donations	C1100	£ 3,489.11	£ 1,023.35	£ -	£ 4,512.46	£ 1,450.52	£ -	£ -	£ 1,450.52
	Donations - Parish Giving Scheme	C1103	£ -	£ -	£ -	£ -	£ 985.00	£ -	£ -	£ 985.00
	Donations - Christmas Gift Bags		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Donations - Upkeep Box	C1107	£ 15.00	£ -	£ -	£ 15.00	£ 6.00	£ -	£ -	£ 6.00
	Donations - Magazine Box - see note 1f	C1108	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Donations - Donations Box	C1109	£ 149.58	£ 48.00	£ -	£ 197.58	£ 158.48	£ -	£ -	£ 158.48
	Donations - Bromley Homeless - Carol Singing	C1098	£ -	£ 197.77	£ -	£ 197.77	£ -	£ 63.00	£ -	£ 63.00
	Donations - Rach	C1099	£ -	£ -	£ -	£ -	£ -	£ 260.00	£ -	£ 260.00
	Donations - WJM	C1099	£ -	£ 795.00	£ -	£ 795.00	£ -	£ -	£ -	£ -
	Donations - Offertory	C1104	£ 436.54	£ -	£ -	£ 436.54	£ 611.99	£ -	£ -	£ 611.99
	Donations - Messy Church	C1104	£ -	£ 35.50	£ -	£ 35.50	£ -	£ 25.00	£ -	£ 25.00
	Donations - Churchyard	C1104	£ -	£ 20.60	£ -	£ 20.60	£ -	£ -	£ -	£ -
	Donations - Warm Event	C1104	£ -	£ -	£ -	£ -	£ -	£ 142.00	£ -	£ 142.00
	Donations - CVC - Printing	C1116	£ 75.00	£ -	£ -	£ 75.00	£ -	£ -	£ -	£ -
	Commonwealth War Graves Commission	C1116	£ -	£ -	£ -	£ -	£ -	£ 21.00	£ -	£ 21.00
	Charities Trust		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Faculty - Grave Reservation	C1116	£ -	£ 225.00	£ -	£ 225.00	£ -	£ -	£ -	£ -
	Parish Magazine Donations	C1106	£ 4.00	£ -	£ -	£ 4.00	£ 12.00	£ -	£ -	£ 12.00
	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	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
			<b>£ 4,169.23</b>	<b>£ 2,468.67</b>	<b>£ -</b>	<b>£ 6,637.90</b>	<b>£ 3,223.99</b>	<b>£ 511.00</b>	<b>£ -</b>	<b>£ 3,734.99</b>
1ba	Gift Aid									
	Gift Aid - PGS	C1199	£ 2,179.44	£ -	£ -	£ 2,179.44	£ -	£ -	£ -	£ -
	Gift Aid - HMRC	C1200	£ 2,625.70	£ -	£ -	£ 2,625.70	£ -	£ -	£ -	£ -
			<b>£ 4,805.14</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 4,805.14</b>	<b>£ 2,124.03</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 2,124.03</b>
1c	Activities for generating funds									
	Sunday Teas	C3102	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
1d	Investment Income									
	Bank Interest	B6200	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Rental Income	C4300	£ 1,650.00	£ -	£ -	£ 1,650.00	£ 1,237.50	£ -	£ -	£ 1,237.50
	CRF Fund Interest		£ 368.90	£ -	£ -	£ 368.90	£ 310.06	£ -	£ -	£ 310.06
	DLF Fund Interest - General		£ 8,238.97	£ -	£ -	£ 8,238.97	£ 5,840.55	£ -	£ -	£ 5,840.55
	DLF Fund Interest - ABC Fund		£ 110.99	£ -	£ -	£ 110.99	£ 89.36	£ -	£ -	£ 89.36
	DLF Fund Interest - Bells		£ -	£ 36.42	£ -	£ 36.42	£ -	£ -	£ -	£ -
	CBF Investment Fund (QAB)	C4200	£ 84.08	£ -	£ -	£ 84.08	£ 82.81	£ -	£ -	£ 82.81
			<b>£ 10,452.94</b>	<b>£ 36.42</b>	<b>£ -</b>	<b>£ 10,489.36</b>	<b>£ 7,560.28</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 7,560.28</b>

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Payments

1h	Clergy Costs																		
	Vicars Expenses																		
		Vicars Expenses	D6102	£	756.69	£	-	£	-	£	756.69	£	1,199.89	£	-	£	-	£	1,199.89
	Curates Expenses																		
		Curates Expenses	D6095	£	-	£	-	£	-	£	-	£	74.11	£	-	£	-	£	74.11
	Visiting Clergy	General	D6535	£	248.12	£	-	£	-	£	248.12	£	-	£	-	£	-	£	-
		Funeral Fees	C5406	£	-	£	165.00	£	-	£	165.00	£	-	£	-	£	-	£	-
	Costs of The Vicarage																		
		Water Rates	D6105	£	266.08	£	-	£	-	£	266.08	£	187.05	£	-	£	-	£	187.05
		Council Tax	D6106	£	785.60	£	-	£	-	£	785.60	£	1,526.16	£	-	£	-	£	1,526.16
		Alarm Maintenance	D6109	£	-	£	-	£	-	£	-	£	175.20	£	-	£	-	£	175.20
		Telephone	D6103	£	191.90	£	-	£	-	£	191.90	£	-	£	-	£	-	£	-
		Electricity	D6111	£	51.59	£	-	£	-	£	51.59	£	-	£	-	£	-	£	-
		Vicarage - Lawn Mower	D6098	£	155.82	£	-	£	-	£	155.82	£	-	£	-	£	-	£	-
		Garden Maintenance	D6110	£	112.50	£	-	£	-	£	112.50	£	-	£	-	£	-	£	-
				£	2,568.30	£	165.00	£	-	£	2,733.30	£	3,162.41	£	-	£	-	£	3,162.41
1i	Church Running Costs																		
	Church Gas		D6115	£	1,222.85	£	-	£	-	£	1,222.85	£	1,216.03	£	-	£	-	£	1,216.03
	Church Electricity	D0247078	D6122	£	1,088.37	£	-	£	-	£	1,088.37	£	1,388.98	£	-	£	-	£	1,388.98
		D0247075	D6123	£	167.23	£	-	£	-	£	167.23	£	220.68	£	-	£	-	£	220.68
		Z0104168	D6124	£	203.59	£	-	£	-	£	203.59	£	331.07	£	-	£	-	£	331.07
	U/W Club Membership			£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	Church Water Rates		D6117	£	228.10	£	-	£	-	£	228.10	£	211.35	£	-	£	-	£	211.35
	Church Organ		D6119	£	265.20	£	-	£	-	£	265.20	£	252.00	£	-	£	-	£	252.00
	Church Flowers		D6120	£	162.00	£	-	£	-	£	162.00	£	167.63	£	-	£	-	£	167.63
	Church Insurance		D7300	£	4,515.33	£	-	£	-	£	4,515.33	£	4,353.26	£	-	£	-	£	4,353.26
	CCLI Licence		D9320	£	366.30	£	-	£	-	£	366.30	£	340.89	£	-	£	-	£	340.89
	Repairs & Maintenance																		
	Repairs	RWG	D7300	£	1,170.00	£	-	£	-	£	1,170.00	£	-	£	-	£	-	£	-
		Roof Repair	D7300	£	-	£	-	£	-	£	-	£	2,880.00	£	-	£	-	£	2,880.00
		Window Repairs	D7300	£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	Quinquennial Work	Emergency Lighting Test	D7300	£	288.00	£	-	£	-	£	288.00	£	254.40	£	-	£	-	£	254.40
		Fire Extinguisher Service	D7300	£	117.60	£	-	£	-	£	117.60	£	195.60	£	-	£	-	£	195.60
	Maintenance	PAT Testing	D7300	£	183.00	£	-	£	-	£	183.00	£	-	£	-	£	-	£	-
		Electrical Inspection	D7300	£	1,266.00	£	-	£	-	£	1,266.00	£	-	£	-	£	-	£	-
		Clock Service/Repair	D7300	£	-	£	-	£	-	£	-	£	492.00	£	-	£	-	£	492.00
		Lightning Conductor	D7525	£	198.00	£	-	£	-	£	198.00	£	396.00	£	-	£	-	£	396.00
		Boiler Service	D7300	£	1,232.82	£	-	£	-	£	1,232.82	£	908.42	£	-	£	-	£	908.42
		Porch Electrics	D7500	£	-	£	-	£	-	£	-	£	160.80	£	-	£	-	£	160.80
		Door Handle	D7500	£	-	£	-	£	-	£	-	£	10.98	£	-	£	-	£	10.98
				£	12,674.39	£	-	£	-	£	12,674.39	£	13,780.09	£	-	£	-	£	13,780.09
1j	Parish Office Running Costs																		
	Parish Administrator		D6130	£	2,583.75	£	-	£	-	£	2,583.75	£	2,152.50	£	-	£	-	£	2,152.50
	Parish Office Telephone		D6132	£	245.35	£	-	£	-	£	245.35	£	157.91	£	-	£	-	£	157.91
	Ricoh - Photocopier		D8312	£	336.19	£	-	£	-	£	336.19	£	263.99	£	-	£	-	£	263.99
	Postage		D6131	£	87.40	£	-	£	-	£	87.40	£	78.45	£	-	£	-	£	78.45
	Viking - stationery etc		D8310	£	138.27	£	-	£	-	£	138.27	£	200.45	£	-	£	-	£	200.45
	Web Site		D8410	£	96.50	£	-	£	-	£	96.50	£	87.50	£	-	£	-	£	87.50
	IT Costs		D8500	£	455.40	£	-	£	-	£	455.40	£	506.67	£	-	£	-	£	506.67
	IT Costs - Microsoft Licence		D8501	£	40.00	£	-	£	-	£	40.00	£	-	£	-	£	-	£	-
				£	3,982.86	£	-	£	-	£	3,982.86	£	3,447.47	£	-	£	-	£	3,447.47
1k	Additional Service Costs																		
	Wreath			£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	Organist			£	-	£	-	£	-	£	-	£	-	£	-	£	-	£	-
	Children & Youth (Messy Church)		D8315	£	169.89	£	-	£	-	£	169.89	£	270.81	£	-	£	-	£	270.81
				£	169.89	£	-	£	-	£	169.89	£	270.81	£	-	£	-	£	270.81

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Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2024  
Income & Expenditure - CRF Account

	Unrestricted Funds	Total 2024	Unrestricted Funds	Total 2023
<b>Receipts</b>				
Transfer from General Account	£ 2,050.00		£ 2,050.00	
Interest	£ 368.90		£ 310.06	
<b>Total receipts</b>		£ 2,418.90		£ 2,360.06
<b>Payments</b>				
Transfers to General Account	£ 2,227.82		£ 3,434.40	
<b>Total payments</b>		£ 2,227.82		£ 3,434.40
<b>Defecit/Surplus for the year</b>		<u>£ 191.08</u>		<u>£ (1,074.34)</u>

Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2024  
CRF Account

	2024	2023
<b>Assets</b>		
Cash at Diocese - CRF Account @ 31.12.2024	£11,479.60	£11,288.52
	£11,479.60	£11,288.52
<b>Liabilities</b>	£0.00	£0.00
	£0.00	£0.00
<b>Total Assets</b>	<u>£11,479.60</u>	<u>£11,288.52</u>
<b>Represented by</b>		
Surplus brought forward from 31.12.2023	£11,288.52	£12,362.86
Surplus/Deficit	£191.08	-£1,074.34
Cash at Diocese - CRF Account @ 31.12.2024	<u>£11,479.60</u>	<u>£11,288.52</u>

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Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2024  
Income & Expenditure - DLF Account

	Unrestricted Funds	Total 2024	Unrestricted Funds	Total 2023
Receipts				
Transfer from General Account (Legacy)	£ 77,146.00		£ -	
Interest	£ 8,238.97		£ 5,840.55	
<b>Total receipts</b>		<b>£ 85,384.97</b>		<b>£ 5,840.55</b>
Payments				
Transfers to General Account	£ 10,000.00		£ -	
<b>Total payments</b>		<b>£ 10,000.00</b>		<b>£ -</b>
<b>Defecit/Surplus for the year</b>		<b><u>£ 75,384.97</u></b>		<b><u>£ 5,840.55</u></b>

Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2024  
DLF Account

	2024	2023
Assets		
Cash at Diocese - DLF Account @ 31.12.2024	£263,053.39	£187,668.42
Liabilities		
	£0.00	£0.00
<b>Total Assets</b>	<b><u>£263,053.39</u></b>	<b><u>£187,668.42</u></b>
Represented by		
Surplus brought forward from 31.12.2023	£187,668.42	£181,827.87
Surplus/Deficit	£75,384.97	£5,840.55
<b>Cash at Diocese - DLF Account @ 31.12.2024</b>	<b><u>£263,053.39</u></b>	<b><u>£187,668.42</u></b>

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Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2024  
Income & Expenditure - Churchyard Account

	Restricted Funds	Total 2024	Restricted Funds	Total 2023
<b>Receipts</b>				
Voluntary Receipts				
Standing Orders	£ -		£ -	
Donations	£ 1,023.35		£ -	
Other Donations	£ 48.00			
Offertory	£ 20.60		£ -	
Faculty	£ 225.00			
CWGC	£ -		£ 21.00	
Other Income				
Gift Aid Recovered	£ -		£ 37.50	
<b>Total receipts</b>		<b>£ 1,316.95</b>		<b>£ 58.50</b>
<b>Payments</b>				
Churchyard Maintenance	£ 2,760.00		£ 2,286.65	
Tree Work	£ 420.00		£ 472.94	
Petrol	£ 16.04		£ 35.82	
<b>Total payments</b>		<b>£ 3,196.04</b>		<b>£ 2,795.41</b>
<b>Defecit/Surplus for the year</b>		<b><u>£ (1,879.09)</u></b>		<b><u>£ (2,736.91)</u></b>

Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2024  
Churchyard Account

	2024	2023
<b>Assets</b>		
Cash at Bank - Churchyard Account @ 31.12.2024	£515.65	£2,394.74
<b>Liabilities</b>		
	£0.00	£0.00
<b>Total Assets</b>	<b><u>£515.65</u></b>	<b><u>£2,394.74</u></b>
<b>Represented by</b>		
Surplus brought forward from 31.12.2023	£2,394.74	£5,131.65
Surplus/Deficit	-£1,879.09	-£2,736.91
Cash at Bank - Churchyard Account @ 31.12.2024	<b><u>£515.65</u></b>	<b><u>£2,394.74</u></b>

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Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2024  
Income & Expenditure - DLF Account - ABC Fund

	Unrestricted Funds	Total 2024	Unrestricted Funds	Total 2023
Receipts				
Interest	£ 110.99		£ 89.36	
<b>Total receipts</b>		£ 110.99		£ 89.36
Payments				
Transfers to Bells DLF a/c	£ 680.34		£ -	
<b>Total payments</b>		£ 680.34		£ -
<b>Defecit/Surplus for the year</b>		<u>£ (569.35)</u>		<u>£ 89.36</u>

Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2024  
DLF Account - ABC Fund

	2024	2023
Assets		
Cash at Diocese - DLF Account @ 31.12.2024	£2,301.58	£2,870.93
	£2,301.58	£2,870.93
Liabilities	£0.00	£0.00
	£0.00	£0.00
<b>Total Assets</b>	<u>£2,301.58</u>	<u>£2,870.93</u>
Represented by		
Surplus brought forward from 31.12.2023	£2,870.93	£2,781.57
Surplus/Deficit	-£569.35	£89.36
<b>Cash at Diocese - DLF Account @ 31.12.2024</b>	<u><b>£2,301.58</b></u>	<u><b>£2,870.93</b></u>

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Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2024  
Income & Expenditure - Bells Account

	Restricted Funds	Total 2024	Restricted Funds	Total 2023
<b>Receipts</b>				
Voluntary Receipts				
Standing Orders	£ -		£ -	
Other Donations	£ -		£ -	
Legacy	£ 5,000.00		£ -	
Other Income				
Transfer from ABC Fund	£ 680.34		£ -	
Interest	£ 36.42		£ -	
Gift Aid Recovered	£ -		£ -	
<b>Total receipts</b>		£ 5,716.76		£ -
<b>Payments</b>				
	£ -		£ -	
<b>Total payments</b>		£ -		£ -
<b>Defecit/Surplus for the year</b>		<u>£ 5,716.76</u>		<u>£ -</u>

Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2024  
Bells DLF Account

	2024	2023
<b>Assets</b>		
Cash at Diocese - Bells DLF Account @ 31.12.2024	£5,716.76	£0.00
	£5,716.76	£0.00
<b>Liabilities</b>	£0.00	£0.00
	£0.00	£0.00
<b>Total Assets</b>	<u>£5,716.76</u>	<u>£0.00</u>
<b>Represented by</b>		
Surplus brought forward from 31.12.2023	£0.00	£0.00
Surplus/Deficit	£5,716.76	£0.00
Cash at Diocese - Bells DLF Account @ 31.12.2024	<u>£5,716.76</u>	<u>£0.00</u>

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Parochial Church Council of St Peter & St Paul, Cudham  
Financial Statement for Year ended 31 December 2024  
Income & Expenditure - Friends of Cudham Church

	Restricted Funds	Total 2024	Restricted Funds	Total 2023
<b>Receipts</b>				
<b>Voluntary Receipts</b>				
Membership Subscriptions	£ -		£ -	
Standing Orders	£ 480.00		£ 480.00	
Offertory	£ -		£ 30.00	
Donations	£ 733.35		£ 105.00	
Fundraising Income	£ -		£ -	
<b>Other Income</b>				
Interest on DLF Account	£ 606.48		£ 471.07	
Gift Aid Recovered	£ 122.50		£ 50.00	
<b>Total receipts</b>		£ 1,942.33		£ 1,136.07
<b>Payments</b>				
<b>Costs of generating funds</b>				
Fundraising Expenses	£ -		£ -	
<b>Payments to PCC</b>				
<b>Total payments</b>		£ -		£ -
<b>Defecit/Surplus for the year</b>		<u>£ 1,942.33</u>		<u>£ 1,136.07</u>

Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2024  
Friends of Cudham Church

	2024	2023
<b>Assets</b>		
Cash at Bank - Friends Account @ 31.12.2024	£ 2,920.45	£ 1,584.60
	£ 2,920.45	£ 1,584.60
Cash in Diocese DLF a/c @ 31.12.2024	£ 15,742.84	£ 15,136.36
	£ 15,742.84	£ 15,136.36
<b>Total Assets</b>	<u>£ 18,663.29</u>	<u>£ 16,720.96</u>
<b>Represented by</b>		
Surplus brought forward from 31.12.2023	£ 16,720.96	£ 15,584.89
Surplus/Deficit	£ 1,942.33	£ 1,136.07
<b>Total Cash @ 31.12.2024</b>	<u>£ 18,663.29</u>	<u>£ 16,720.96</u>

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Parochial Church Council of St Peter & St Paul, Cudham  
Statement of Assets & Liabilities for Year ended 31 December 2024  
General Account

	2024	2023
<b>Assets</b>		
Cash at Bank - NatWest Current Account @ 31.12.2023	£7,367.55	£16,034.09
Surplus/Deficit	-£671.80	-£8,666.54
Cash at Bank - NatWest Current Account @ 31.12.2024	<b>£6,695.75</b>	<b>£7,367.55</b>
Cash at Bank - NatWest Deposit Account @ 31.12.2023	£0.02	£0.02
Surplus/Deficit	£0.00	£0.00
Cash at Bank - NatWest Deposit Account @ 31.12.2024	<b>£0.02</b>	<b>£0.02</b>
Cash at Bank - Co-Op Current Account @ 31.12.2023	£357.25	£3,581.29
Surplus/Deficit	£420.78	-£3,224.04
Cash at Bank - Co-Op Account @ 31.12.2024	<b>£778.03</b>	<b>£357.25</b>
Cash at Bank - Churchyard Current Account @ 31.12.2023	£2,394.74	£5,131.65
Surplus/Deficit	-£1,879.09	-£2,736.91
Cash at Bank - Churchyard Account @ 31.12.2024	<b>£515.65</b>	<b>£2,394.74</b>
Cash in Church Repair Fund @ 31.12.2023	£11,288.52	£12,362.86
Surplus/Deficit	£191.08	-£1,074.34
Cash in Church Repair Fund @ 31.12.2024	<b>£11,479.60</b>	<b>£11,288.52</b>
Cash in Diocesan Loan Fund - General @ 31.12.2023	£187,668.42	£181,827.87
Surplus/Deficit	£75,384.97	£5,840.55
Cash in Diocesan Loan Fund @ 31.12.2024	<b>£263,053.39</b>	<b>£187,668.42</b>
Cash in Diocesan Loan Fund - ABC Fund @ 31.12.2023	£2,870.93	£2,781.57
Surplus/Deficit	-£569.35	£89.36
Cash in Diocesan Loan Fund @ 31.12.2024	<b>£2,301.58</b>	<b>£2,870.93</b>
Cash in Diocesan Loan Fund - Bells Fund @ 31.12.2023	£0.00	£0.00
Surplus/Deficit	£5,716.76	£0.00
Cash in Diocesan Loan Fund @ 31.12.2024	<b>£5,716.76</b>	<b>£0.00</b>
<b>Total Assets</b>	<b>£290,540.78</b>	<b>£211,947.43</b>
<b>Represented by</b>		
Surplus brought forward	£211,947.43	£221,719.35
Surplus/Deficit for year	£78,593.35	-£9,771.92
<b>Total Cash @ 31.12.2024</b>	<b>£290,540.78</b>	<b>£211,947.43</b>

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