St Mary the Virgin

in the Parish of Stone



Annual Report & Financial Statements of the Parochial Church Council for the year ending 31 December 2025

For Christ's Sake †

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Agenda for the Vestry Meeting & Annual Parochial Church Meeting
Sunday 10th May 2026 at 11.30am
Vestry Meeting

1. Prayers.
2. Election of Church Wardens.

Annual Parochial Church Meeting

1. Apologies for absence.
2. Minutes of previous Annual Parochial Church Meeting 11th May 2025
3. Election of representatives to the Deanery Synod
4. Election of representatives to the Parochial Church Council.
5. To receive and consider reports arising from the following:
    - 5.1 Electoral Roll
    - 5.2 Proceedings of Parochial Church Council
    - 5.3 Financial Affairs
    - 5.4 Independently Examined Accounts
    - 5.5 Fabric, goods & ornaments
    - 5.6 Proceedings of Deanery Synod
    - 5.7 Matters of parochial or general Church interest
6. Any other business.
7. Closing prayers.

Item 2

St Mary the Virgin, Stone

Minutes of the Vestry Meeting & Annual Parochial Church Meeting held on Sunday 11th May 2025 at 11.30am in church.

Prayers

The meetings opened with the singing of *Veni, Creator Spiritus* and prayer led by the Rector.

Vestry Meeting

Number present – 27 adults and 2 children

The Rector offered thanks, on behalf of the church congregation, to various people for the roles they had fulfilled over the past year: Churchwardens Lois Derham and Maureen Franke, Electoral Roll Officer Thelma Bristow, Parish Safeguarding Officer Deborah Lambert and Treasurer Dianne Adair, and those stepping down from the PCC after their term of office, Robin Hergest and Martin Trumble. He also thanked the Gemstones leaders Kate Stock and Jeanne Hoadley, those who oversee Open Church being Maureen Franke, Lois Derham and Janet Gardiner, in addition to Tower Captain George Adair, Choirmaster and Organist Nik Kerwin, and fellow ministers, Licensed Lay Minister, Kathryn Swanston and Associate Rector, Paul Davies.

Election of Churchwardens

Only two nominations for Churchwarden had been received: Lois Derham (proposed by Maggie Jarvis and seconded by Norma Ross) and Maureen Franke (proposed by Colin Whiskin and seconded by Janet Gardiner). With the approval of the meeting, they were duly re-elected for the forthcoming year.

Annual Parochial Church Meeting (APCM)

Number present - 27 adults and 2 children

1. **Apologies**

   Dennis Moor and Janet Gardiner

2. **Minutes of previous Annual Parochial Church Meeting held on 14th April 2024.**

   The minutes of 2024's APCM had been circulated. These were approved by all present as a true record.

3. **Election of representatives to the Deanery Synod**

   Stone parish had been transferred in 2024 to the newly constituted Swanscombe Deanery and existing lay representatives to the synod simply transferred likewise. No elections to deanery synod were scheduled for this year.

4. Election of representatives to the Parochial Church Council (PCC).

As indicated below in 5.1, the Electoral Roll now numbering less than 50 names Church Representation Rules dictate only six places for representatives from the laity on the PCC alongside the churchwardens and deanery synod representatives, clergy and lay ministers. With six representatives already continuing their term, there were in fact no vacancies to fill. Nevertheless, a nomination had been received for Victor Nnamani, proposed by Kathryn Swanston, seconded by Thelma Bristow, and the meeting felt it was right to support Victor's co-option as an additional new lay representative on the PCC.

5. To receive and consider reports arising from the following:

5.1 Electoral Roll

Electoral Roll Officer, Thelma Bristow, reported that following the drawing up of a completely new roll there were 42 members (with 22 being non-resident and 20 being residents of the parish), a significant but realistic drop in numbers with a consequence for elections to the PCC as above.

5.2 Proceedings of the Parochial Church Council

The Rector referred to the report circulated prior to the meeting and asked whether there were any questions, comments, or observations. None were raised.

5.3 Financial affairs

A report on the financial affairs of the PCC had been included in the Annual Report circulated in advance. In response to a question the Rector explained that £2,700 had been spent on support from professional fundraisers Think Philanthropy out of an unrestricted grant of £10,000 received from the Diocese to help with the new Lantern Centre. It was felt that no more should be spent on fundraising for the time being, without a clear indication of the benefit of such expenditure. The remaining £7,300 was held within the unrestricted funds as identified on page 22 of the Annual Report. No further questions were raised.

5.4 Independently examined accounts

The Rector thanked Dianne Adair for the preparation of the accounts which had been scrutinised and signed by the independent examiner. The Rector proposed the acceptance of the accounts, with Thelma Bristow seconding this, and the meeting agreed.

5.5 Fabric, goods & ornaments

No feedback was received in response to the report within the Annual Report.

5.6 Proceedings of Deanery Synod

As identified above, we are now part of the new Swanscombe Deanery with Dianne Adair and Lois Derham continuing as representatives from Stone.

5.7 Matters of parochial or general Church interest.

The Rector commended his part of the written report on general matters and apologised for the omission of refence to the two fundraising concerts held in the church during 2024

and all the effort that had gone into them, one in May supporting the Mayor's charities (including the Lantern Appeal) and one in the autumn specifically in aid of the Lantern Appeal.

6. Any other business

It was requested that in future an attempt be made to cross-reference the annual report to the agenda using the same numbering.

The Rector spoke about the latest progress on the Lantern Community Centre. The fundraising target for completion was £330,000, and of that £73,000 was in church funds already and earning interest. The result of two grant applications was awaited, one of which was for an unlimited sum. He reported that Stone Parish Council (SPC) had now demonstrated their support for the project by reimbursing its proportion of Community Infrastructure Levy (CIL) paid on the Church Hill site, £23,000, a sum included in the funds already raised. We would be free to approach SPC for further grants from CIL, although most of their receipts from this source were committed to their own projects.

As part of a promise of assistance SPC had commissioned their own quantity surveyor to revise the cost of completion with a view to presenting a case to Dartford Borough Council (DBC) for a payment from CIL. To date DBC had given nothing to the project, but SPC felt that if the cost could be reduced, Dartford might be persuaded. The repricing exercise came forward with a cost of £270,000 largely by omitting the underfloor heating. This sparked some conversation about heating and a difference of opinion was noted which would have to be discussed by the PCC and project group members. By coincidence the Diocesan Net Zero Advisor had been contacting parishes about their energy footprint and it was felt advisable that we should take the opportunity of commissioning an energy analysis at a cost of £180 (with the diocese matching that amount to pay the full cost of £360) so as to help us decide which form of heating to install.

The Rector pointed once again to the great generosity of church members toward the project noting that excluding grants, corporate donations and sale proceeds, the congregation itself had given about £150,000 over 15 years. He hoped they shared his excitement at the progress made in 2024 with the shell now built and drawing nothing but admiring comments.

Although difficult, the aim was still to raise the entire balance of funds needed rather than commission the remaining work in little phases, as being more cost effective and helping us avoid the danger of starting to use parts of the building as they become ready which would imperil its zero-rated VAT status which is only for a <u>new</u> build for charitable purposes.

Nevertheless, one part of the improvements was finished, the water tap inside the church. The benefits were already being felt and Robin Hergest was thanked for completing the installation.

The Rector reminded the meeting that their representatives on the PCC were there for them to approach with any matters for discussion.

7. Closing Prayers

The meeting concluded with prayer.

St Mary the Virgin Stone
Annual Report of the Parochial Church Council
for the year ending 31st December 2025

ADMINISTRATIVE INFORMATION

St Mary's Church is part of the Diocese of Rochester within the Church of England and is situated in Stone.

The correspondence address is:
Stone Rectory, Church Road, Stone, Greenhithe, Kent DA9 9BE

The Parochial Church Council (PCC) is registered with the Charity Commission, number 1131836.

Incumbent
The Revd. Canon Kenneth Clark.

Bank
The National Westminster Bank, High Street Dartford.

Independent Examiner
Xeinadin Audit Ltd, Chartered Accountants, Trinity House, 3 Bullace Lane, Dartford

OBJECTIVES AND ACTIVITIES

St. Mary's PCC's primary responsibility is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. It co-operates with the Rector, the Reverend Kenneth Clark, in promoting the whole mission of the Church (pastoral, evangelistic, social and ecumenical) throughout the Parish.

Mission Statement
"For Christ's Sake✝"

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointments of PCC members is set out in the Church Representation Rules 2020. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

PCC members, whether ex-officio or elected, who have served from 1 January 2024 until the date this report was approved are:

Rector
The Revd. Canon Kenneth Clark (Chairman)

Wardens

Ms Lois Derham (also Secretary)	*from 25th May 2025 (1-year term)*
Mrs. Maureen Franke	*from 25th May 2025 (1-year term)*

Representatives to Deanery Synod

Mrs. Dianne Adair (also Treasurer)	*from 16th April 2023 (3-year term)*
Ms Lois Derham	*from 16th April 2023 (3-year term)*

Ex Officio
The Revd. Paul Davies – Associate Rector
Mrs. Kathryn Swanston - Licensed Lay Minister

Elected Members

Mrs. Kate Stock	*from 16th April 2023 (3-year term)*
Mrs Thelma Bristow	*from 14th April 2024 (2-year term)*
Mrs. Sharon Bryan	*from 14th April 2024 (2-year term)*
Mrs. Maggie Jarvis	*from 14th April 2024 (3-year term)*
Miss Deborah Lambert (Parish Safeguarding Officer)	*from 14th April 2024 (3-year term)*
Mr. James Shipp	*from 14th April 2024 (3-year term)*

Co-opted

Mr Dennis Moor – Reader with PTO	*until 8th June 2025*
Mr. Victor Nnamani	*from 25th May 2025*

Safeguarding
Deborah Lambert (Safeguarding Officer) & Thelma Bristow (Deputy)
The PCC has due regard to the House of Bishops' Safeguarding Policy and Practice Guidance. It has adopted the Church of England safeguarding policy statement 'Promoting a Safer Church'. Ms. Deborah Lambert is our Parish Safeguarding Officer and Mrs. Thelma Bristow her Deputy. The Rev Paul Davies is the Safer Recruitment Officer. Those holding specified roles undertake the required safeguarding training and enhanced Disclosure and Barring Service (DBS) checks are taken up as required. The Diocese has provided our online Parish Safeguarding Dashboard which is based on the requirements of the safeguarding guidance issued by the House of Bishops and the new Safeguarding Code. This involves the completion of various actions moving through three levels. Recently, the Diocese has also provided our online Parish Safeguarding Hub. This stores personal information relating to DBS disclosures and training certificates and complies with Data Protection regulations. Further information about safeguarding, including how to report a concern, is available on our website and on the noticeboard at the back of the church. Together we can ensure everyone is welcome and included and feels safe.

Risk Management
As St Mary's is below the audit threshold under the Charities SORP regulations, we are not required to report, neither are we reporting on risk management. Nevertheless, a risk management policy has been adopted in 2026. A health and safety policy is implemented and is monitored regularly to ensure compliance.

ACHIEVEMENTS AND PERFORMANCE

Item 5.1

Church attendance
During 2025 the Electoral Roll was completely renewed with the new membership standing at 42. Usual Sunday attendance was monitored on the first four Sundays in October 2025 and found to be on average 42.25 adults and 11.25 children. On the first Sunday of the month the Holy Communion was livestreamed allowing a virtual attendance to those following from home or afar. Numbers of viewers at the time continue to be quite small, but the broadcast remains accessible for a month attracting further views and helping to maintain a presence on social media. Shorter posts and bursts of streaming seem to attract as much or more engagement with a wider congregation offering some insight on how we should develop this output.

Attendance at Easter was 150 (with 51 communicants), a significant increase on the previous year, and at Christmas 247 (with 77 communicants), which was just about the same as the previous year. Daily morning and evening prayer continued (except during the rector's period of sabbatical from mid-August to mid-November) and also offered opportunities for attendance and richer pastoral engagement. Occasional offices numbered 34 baptisms, 8 confirmations, 1 silver wedding service and 22 funerals (10 of them held in the church). Messy Church was held on 5 occasions on the school premises on a Wednesday afternoon after the end of lessons. The arrangement of sessions is subject to the school timetable so cannot be strictly monthly, and fewer were planned in 2025 taking account of the rector's absence during the autumn. Attendance is between 20 and 30 adults and children.

Item 5.2

Proceedings of the PCC – The Year in Brief

The full PCC met six times in 2025 in alternate months to conduct its business. A standing committee comprising the Rector, Associate Rector, Churchwardens, Secretary, Treasurer and Safeguarding Officer met five times to prepare the agenda and follow up agreed actions. Sub-committees of the PCC, which sometimes include other members of the congregation, met to pursue fundraising for the Lantern Appeal, to make low-level decisions and provide liaison with the architect and contractors on the Lantern Community Centre, to promote and oversee Eco-Church aspirations, to develop a strategy for the updating of sound and livestreaming systems and identify suitable equipment, and to nominate Charity of the Month causes.

There have been membership changes during the year as specified above, with 13 members since the retirement of Dennis Moor (Reader with PTO) who had been co-opted. Regular attendance at meetings has been 78%. At each meeting the PCC receives reports from each of its officers and subcommittees, considers safeguarding, health and safety matters and notes updates from deanery and diocese, also determining how much of its income should be offered to the diocesan common purse to support ministry and mission in the wider church. It has discussed and adopted a number of policies during the year, namely Bullying and Harassment, and Risk Management, in addition to the Church of England Safeguarding policy it is required to implement.

In addition the following matters were discussed: upgrade of lightning protection system, security at the Lantern Centre, storage of church keys, proposed replacement of vestry carpet, energy survey, appointment of a new Electoral Roll Officer, review of MCK Christmas Tree Festival, advertising banner at Horns Cross, the continued storage of items from the former church hall, sabbatical arrangements during the rector's absence, the licensing of Kathryn Swanston to officiate at funerals, consultation on the withdrawal of the Listed Places of Worship VAT reimbursement scheme, provision of safeguarding training, planning for the electrical and quinquennial fabric inspections.

Item 5.3

Financial Review – *Dianne Adair (Treasurer)*

Total receipts, on ordinary unrestricted funds were £46031 and are detailed in the financial statements. £57042 was spent to provide the Christian ministry from St Mary's Church.

The net result for the year was an excess of expenditure over income of (£10391) (inc. an unrealised small gain on investments), but adding bank and deposit balances brought forward at the beginning of the year, the balance carried forward at 31 December for unrestricted funds totalled £2742. Our Parish Offer for 2025 was £28303 which was paid together with the additional shortfall from previous year of £5730 making a total of 34033 for 2025.

Continuing our programme of special collections supporting a few charities on a regular basis, we were able to donate the sum of £1,484. Charities included World Vision, A Rocha, Kent Wildlife, Clink, Clergy Support Trust, MIND, Poverty & Hope and The Children's Society. We have also continued supporting 'in kind', i.e. MCK, Parish Pantry, Harvest gifts, etc.

Efforts have continued to seek grants to enable the continuation of building works on The Lantern Community Centre. As reported last year we have received a grant from Stone Parish Council, in addition we have also received grants from the Benefact Trust and Catalent Micron Technologies. There have also been some generous donations received from members of the congregation and local business. We are hopeful that the next phase of works, which will be the completion of the lower area together with first fix in the main hall, will start in the spring together with the outstanding snagging work. We will then pay the final invoice for the first phase of works.

However, this will use nearly all the funds raised so far. We are waiting to hear if our bids for further grants have been accepted which will go towards the final phase. Currently there are six regular donors who give each month. Other fundraising events will continue to be held, and it is not too late to make a donation. It should also be noted that we are responsible for insuring the building which currently is being paid from our General Fund. We very much appreciate the help and support not only from the Diocese, but our other supporters who are eager to see this project completed.

Currently there are four people who regularly contribute to the Building Fund, which stands at £6046. This fund enables us to carry out unexpected repairs as well as those works highlighted in the Quinquennial inspection. It also helps if we need to apply for more major funding for projects to show that we do have some funds of our own. Works to the Lightning Conductor system were completed with the help of a grant from the Diocese and our Building Fund.

If you would like to support the Building Fund work, or know of anyone who might prefer to give money to support a Grade 1 listed building, I would be very pleased to hear from you.

It is so important that if you do give to St Mary's Church that it is given regularly and the best way is to do this via your bank (standing order, direct debit, BACS). This means that you can continue to support the work that we do 'for Christ's Sake' in this parish and that it is not affected by your absence for whatever reason. I am very pleased to report that a good number of our regular congregation now give in this way and I can only recommend this to you. We have also introduced the use of a card reader in church and QR codes are available, both in church and on our Facebook page. We are also continuing to monitor expenditure and reducing it wherever possible. It is important for us to thank all of you who give so generously to the church both financially and in so many other ways.

Reserves Policy -
It is the policy of the charity to maintain unrestricted funds which are the free reserves of the charity, at a level which equates to approximately two months unrestricted expenditure (i.e. £10,000). To achieve this we will aim to put £1,000 per year into reserves from income until that level is achieved.

Item 5.5

Fabric, goods and ornaments – *Lois Derham and Maureen Franke (Churchwardens)*
After some unnecessary delays a grant application for minor repairs was processed giving us the funds to proceed with the upgrade of the lightning protection system. The main elements of the work included the protection of the flagpole, being the highest point, and the interconnection of

the various existing elements at both the west and east ends of the church so as to produce acceptable resistance readings. Standing on an exposed and with a history of having been struck by lightning before St Mary's was vulnerable and the upgrade highly desirable.

Last year's report identified that we had a target of £95,000 to start fitting out the Lantern Community Centre. We are pleased to report that enough funds were raised by the end of 2025 to start the next phase to fit out the kitchen, the meeting room, the lobby area, the toilets and flooring throughout. We look forward to reporting this time next year that we have started opening the door of the Lantern Centre to use it!

Thank you to everyone who has supported the monthly church cleaning on the first Saturday each month and also to those who helped with the annual deep clean, within the building, during Lent. We liaise with Dartford Borough Council, and the Eco-church team re managing the mowing of the churchyard whilst respecting nature and the valuable growth of the plants that flower there, including daffodils, crocuses, snowdrops and buttercups, whilst encouraging other wildlife to 'visit'. Thank you to everyone who, in addition to those involved in the projects identified above, carry out any maintenance of the building, inside and outside, all year round as needed.

With our congregation steadily growing we would like to encourage anyone to step forward to share their skills and experience, or to learn new skills and gain new experience, in different areas within the church such as those areas identified within this Annual Report including, for example, as an assistant Church Warden! Please do speak to either of us for more information whatever you are considering.

Item 5.6

Deanery Synod – *Dianne Adair (Representative to Deanery Synod)*
Swanscombe Deanery comprising St Mary Greenhithe with St Peter and St Paul, Swanscombe; St Botolph's and St Marks, Northfleet; St Barnabas, Instead Rise; St Nicholas, Southfleet; St Mary the Virgin, Stone. The first meeting was held at the Church Centre in Swanscombe on 25th Jan 2025 and each church introduced their representatives and gave a brief resume about their church. The new Area Dean Rev Charlie Lloyd-Evans gave an update on the Ebbsfleet Anglican Project. This was formed several years ago to consider the development at Ebbsfleet and the proposed new Alkerden school. We discussed our vision and aspirations as a new Deanery. We had a joint meeting with Gravesend Deanery on 2nd April 2025 at St Mary the Virgin, Chalk and The Bishop of Rochester, The Rt Revd Dr Jonathan Gibbs, attended to commission the new Area Dean of Gravesend. The Bishop spoke about the Diocesan Vision and Strategy project and that the National church had given £11 million pounds to be used for projects in our parishes, revitalising struggling churches, leadership development and a new church at Ebbsfleet. He said how important our parish churches are. A celebration and commissioning of the new Deanery was held on 8th June at St Peter & St Paul's with the Bishop of Rochester. Our meeting on 15th October 2025 took place at the new Church of England Alkerden Academy, where we were able to tour the new facility and were given an update by the Co-Head, Laura Carey. The school when finished will take children from 3 to 18 years. It is planned that a combined chaplain for the school and missioner in the area will be appointed for a 3yr period. Called Together Vision: A working group has been formed and updates will follow. Our meeting on 5 February 2026 was held at St Botolph's, Northfleet and Kayleigh Ward, the Diocesan Net Zero Advisor spoke to us about her role in promoting Diocesan plans to achieve net zero by 2030. Discussion followed about how churches were tackling this issue. The independent energy audit was recommended as a way forward in identifying ways to save money and be eco-friendly.

Item 5.7

Matters of parochial or general Church interest – *Kenneth Clark (Rector)*
Beginning with personal matters which may be of wider interest, I was offered the dignity of Honorary Canon at the beginning of 2025 and was given a stall to sit in at Rochester Cathedral in March. Not being one to enjoy honours without making some kind of return I tried to build into my weekly timetable at least one visit to the cathedral to join in evening prayer. This led to an unplanned invitation.

Between August and November I was given the privilege of extended leave or "sabbatical" for three months, my second such break during my incumbency at Stone. The purpose of such leave is to rest and refocus on God's calling, and it can often become the prelude to a new direction in ministry. Hence for parishes not seeking change it can be a source of nervousness. Even so, a break from the regular incumbent can be wholesome for a parish too. I am hugely grateful to my colleagues Paul Davies and Kathryn Swanston who oversaw the entirety of my absence and officiated at all the services during it, except for a short period of holiday time in October.

Change has come but not quite as I expected it. I was invited to apply for a part time post as Residentiary Canon at Rochester Cathedral and during the sabbatical I was not only interviewed but formally installed, making me since November 2025 a member of the Chapter or governing body of the cathedral. This is a duty I hold alongside my continuing responsibility as Rector, and it is voluntary and unpaid. In practice it means that I devote one day a week (Friday) to being at the cathedral which is the "residentiary" part of the title. However, at my desk there I am frequently planning Sundays or school assemblies at Stone, so the dividing lines are not so clear cut.

Whilst it might appear that the parish is getting less of my time it is a great credit to Stone that it supports a ministry team that is able to be useful and helpful on the broader scene. Paul and I are regularly asked to preside at services in churches where there are no clergy or lay ministers and we rely significantly on Kathryn who has taken on the supervision and organisation of Messy Church. We are also able to share the load of pastoral work with Maureen Franke, who as Anna Chaplain has a special ministry towards the elderly, and a visiting team that includes Thelma Bristow, Janet Gardiner, Robin Hergest and Deborah Lambert.

We seek to develop our ministry profile, sharing out tasks appropriately as our congregation members respond to God's calling, and in the pages of this report you will see the frequent invitation to volunteer. It was announced at the very end of the year that from June 2026 we are to receive a new curate, Ian Packer, who will move to Dartford upon his ordination as a deacon. This is a mark of the trust placed in Stone as a healthy and stable environment in which a new clergyman can train. We very much look forward to Ian's arrival with his family and it is planned that he will remain with us for three years.

At the same time as we acknowledge arrivals it is important to note those who have left, and at Pentecost the time came to allow Dennis Moor properly to step back from St Mary's. Over more than 20 years he has freely contributed in substantial ways to the ministry of the church, travelling the distance from home in West Wickham. It was fitting that the Bishop should confer on him the status of Reader Emeritus which is not bestowed on every retiring Reader.

We were saddened to lose from our earthly fellowship John Woods, who joined the church choir after singing in a variety of choirs and choral groups all his life but said of his membership here that it was like coming home. Very fitting. And then shockingly at the end of May came the death of Martin Trumble. Martin's impact on so many people was honoured by a capacity crowd at his funeral. We think of him as former churchwarden, a key member of the PCC and of our Lantern

Centre project group, and as a kind and generous friend who combined joviality and broadmindedness with compassion and a practical concern for anyone in need.

Progress on the Lantern Community Centre has been described elsewhere in these reports, but it remains *the* key priority for this church and its completion creeps closer. It is extraordinary that, in a societal climate which is so inhospitable to traditional religion and indifferent at best, St Mary's is not only holding its own but is actually growing. I returned from sabbatical to find lots of new people to introduce myself to, and major grants made towards the Lantern Appeal, prompting quips that I should go away more often!

In the midst of our culture wars, the Anglican tradition still represents moderation, sanity and a better way where people can engage with one another in an exercise of love rather than hate. The Church of England is full of inherited wisdom about modesty and forgiveness, but it is also bold enough to change its ways given that forward is the only way to go. Nothing illustrates this better than the announcement in October 2025 that the next Archbishop of Canterbury would be Sarah Mullaly, the first woman in 1400 years to hold the office. History in the making… in our lifetime.

Other Reports

MCK Mary's Child Kent – *Thelma Bristow*
Once again MCK owes a huge debt to all those volunteers who week by week give their time to helping those who have need of our help, especially Maureen, Janet and Lois who supervise the Open Afternoons here at St Mary's and those who regularly deliver food to those unable to collect it for themselves. Thanks, are also due to local schools who donate their harvest gifts, those who donate food regularly, and local businesses and organisations who have funded our work.

In addition to our regular work helping local families in need, Food and Fun sessions took place in most school holidays and we were able to send out Christmas food parcels to families who would have difficulty providing treats at this time. Especially valued is the legal advice we are able to offer along with internet access.

Last year the Christmas tree festival was held at both the St Mary's Churches and at Swanscombe and will almost certainly become an annual event. Please continue to pray for the work of Mary's Child, for Jude our Operations Manager and for all those families who turn to us for help.

Eco-church – *Kathryn Swanston*
St. Mary's is proud to be an Eco-church, a scheme to enable churches, cathedrals, dioceses, and the equivalent in other denominations, to demonstrate how the gospel is good news for God's earth. Eco-church is run by a charity called A Rocha UK. The vision is to create a vast network of churches as local centers of creation and care in the community.

As an Eco-church St. Mary's is committed to caring for God's earth in five key areas of church life; worship and teaching, management of the church's buildings, management of the church's land, in community and global engagement and through the actions that we take in our individual lives. An Eco-church board can be found inside church and is regularly updated with information and advice across these areas. We also share Eco-church news on the church website, social media and in the pew sheets.

During 2025 a land management plan, based upon guidance from Eco-church resources, was supported and approved by the PCC. This includes mowing schedules for the churchyard and wildlife conservation actions. The plan will be reviewed annually. During 2025, we put together a seven-stop journey for Lent entitled 'Focus on Creation'. A series of posters to help bring focus

to the suffering of the natural world was displayed both outside and inside the church. We also created another thought-provoking Eco-church Christmas tree as part of the MCK Christmas Tree Festival.

We continued our recycling efforts by including collection points in church for soft plastic, candlewax, plastic milk carton caps, stamps and coins and we also took part in and promoted a number of citizen science projects connected to conservation. Although our annual carbon footprint is currently very small, we offset this by making a small donation to the charity Climate Stewards. The funds for this are achieved through donations from church members.

Current members of the Eco-church steering group are Thelma Bristow, Paul Davies, Maggie Jarvis, Jon-Kyle Koenck, Nicola Shipp and Kathryn Swanston. We would like to thank everyone for supporting Eco-church so enthusiastically. Having achieved the Bronze Award in November 2021 and the Silver Award in October 2022, our vision is to make the significant step up to the Gold Eco-church Award and we continue our endeavours in that direction.

Mothers' Union, Stone Branch – *Jeanne Hoadley (MU Branch Treasurer)*
The Events in our programme over the last twelve months included Corporate Communion, socials and prayer/bible study which were held in church and members houses. The meetings covered The Story of Noah and God making a promise not to destroy all living things on earth again. On one occasion we met in the churchyard to have an outdoor communion which Kathryn led and spoke about the work that A Rocha does. Sharon hosted and welcomed us to an evening where we discussed and put our thoughts about Mark Ch10, and Kathryn spoke about the work of St Francis of Assisi. Lois hosted at her home where we took a personal item and talked about what it meant to us and linked to God. Dianne hosted a Christmas card making session and discussed what Christmas decorations we were going to make to put on our tree for the Christmas tree festival. Our last meeting of the year was communion and a bring-and-share held in the church. This gave us a chance to decorate our Christmas tree for the festival. We currently have 8 members continuing the fellowship together.

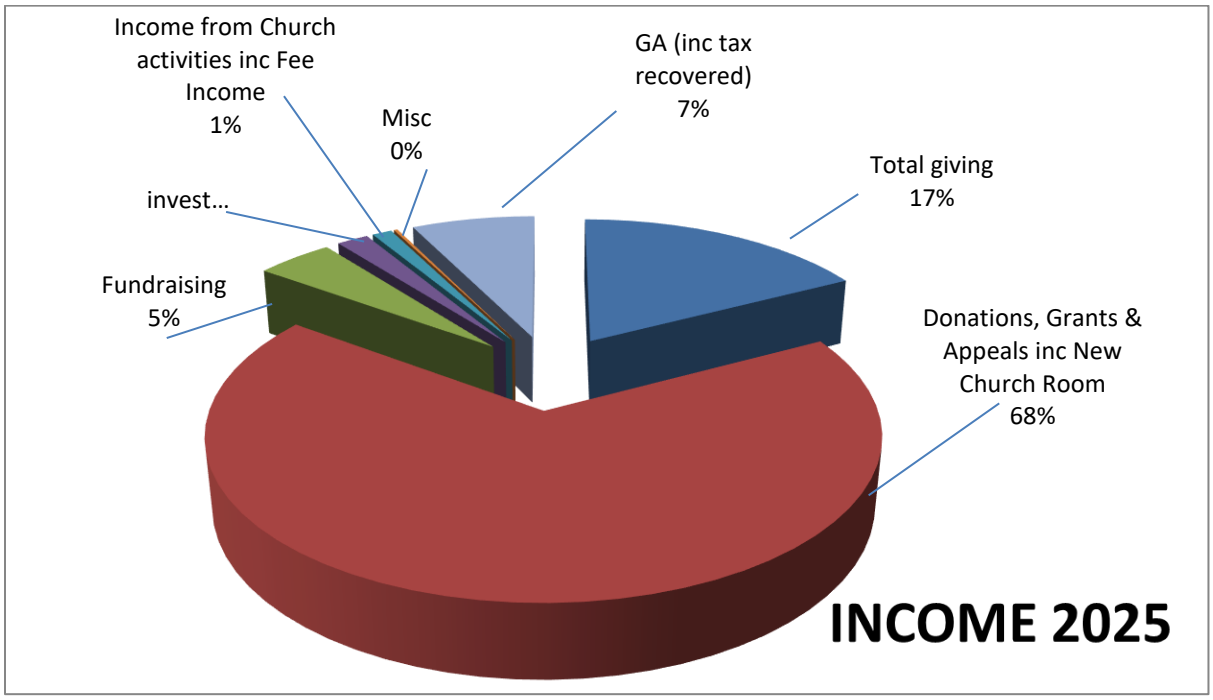
Messy Church – *Kathryn Swanston*
Messy Church is church but not as you probably know it. Messy Church is Christ-centered, for all ages and based upon creativity, hospitality and celebration. Messy Church is primarily designed for families who do not regularly belong to another church. There are 2500 Messy Churches across four continents, and all this is facilitated and supported by the charity Bible Reading Fellowship (BRF).

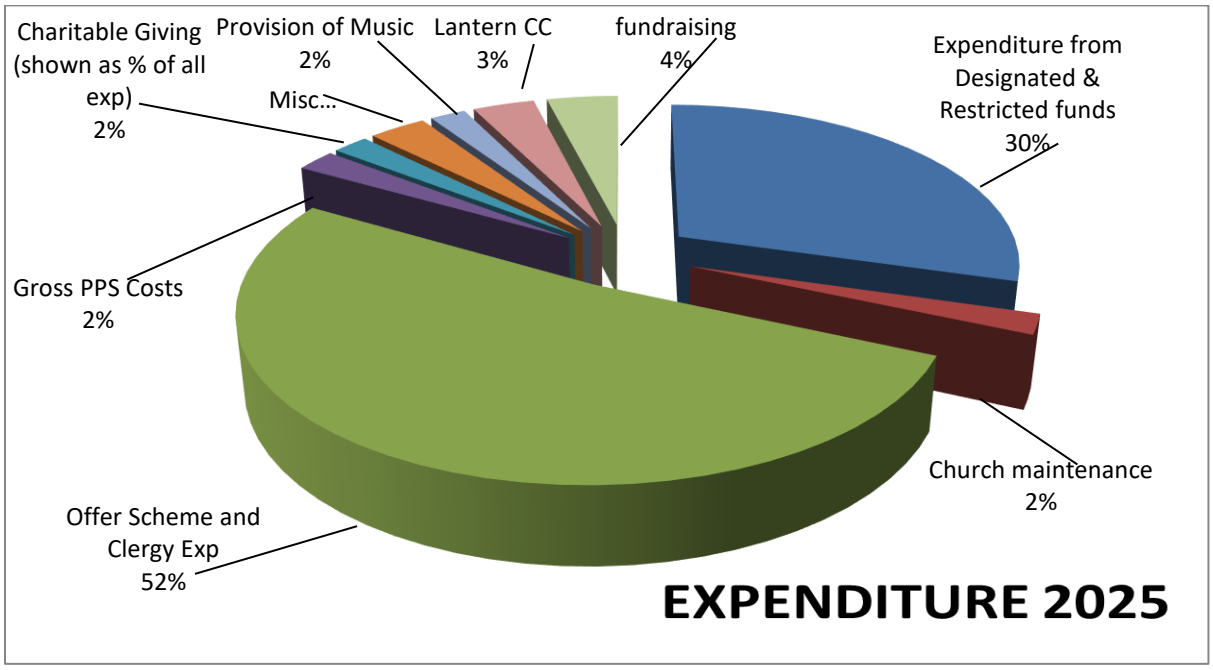
A small group of volunteers from St. Mary's host Stone Messy Church monthly during term time at Stone St Mary's Primary School. Whilst we did take a short break during the Rector's sabbatical during the Autumn term of 2025, Messy Church generally meets straight after school on about eight Wednesdays during the year. Stone Messy Church currently has approximately twenty members, that is children with their adults. Each gathering includes several Bible-themed craft activities (often messy), a worship celebration, prayers and a shared meal. Volunteers help with supervising crafts, preparing food, washing up, leading worship, setting and clearing up and /or chatting to families. A big thank you to our current volunteers for all that they do, especially to a number of new volunteers who joined the team in 2025.

Gemstones – *Kate Stock*
It's been a busy year for Gemstones, our Sunday school for 3–11-year-olds that meets during the Sunday morning communion service. The group has grown this year, with 4-6 children on a typical Sunday, but up to 9 children some weeks. We have been using the Roots material to follow the lectionary through the year (but not always the same Bible passages as the adults!). In 2025, we looked at the book of Acts and several of Paul's letters, and we read some of Isaiah

during Advent. We've enjoyed learning new songs and games, hearing and telling Bible stories, praying and doing lots of crafts. Thank you to everyone who has come to Gemstones this year, for helping to make it such a great group! Huge thanks to Jeanne for her tireless efforts co-leading Gemstones, and to all our helpers, especially Thelma and Ruth.

Item 5.4





PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31 December 2025

		Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2025	2024
INCOMING RESOURCES	Note	£	£	£	£	£	£
Voluntary income	2a	36661	157	110824		147642	103867
Activities for generating income	2b	7283	1202			8485	8797
Income from Investment	2c	0		3000	11	3011	16035
Church Activities	2d	1732	149			1881	2113
Other incoming resources	2e	355		0		355	154
TOTAL INCOMING RESOURCES		**46031**	**1508**	**113824**	**11**	**161374**	130966
RESOURCES EXPENDED							
Cost of generation voluntary income	3b	0				0	0
Fundraising trading costs	3c	2453	480			2933	3017
Church activities	3a	54589	261	22964		77814	500645
Governance costs						0	0
TOTAL RESOURCES EXPENDED		**57042**	**741**	**22964**	**0**	**80747**	503662
Net gain on investments	5b	620				620	32
NET INCOMING/OUTGOING RESOURCES		**(10391)**	**767**	**90860**	**11**	**81247**	-372664
Transfers		**4730**	**1000**	**-5730**		**0**	0
		(5661)	**1767**	**85130**	**11**	**81247**	(372664)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2025		8403	11892	146977	328	167600	540264
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025		**2742**	**13659**	**232107**	**339**	**248847**	167600

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

BALANCE SHEET AT 31 DECEMBER 2025

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible fixed assets	5a	-	-
Investment assets	5b	1066	446
Endowment - Barrows Trust		339	328
		1405	774
CURRENT ASSETS			
Debtors	6	69428	65652
Short term deposits		148062	45063
Cash at bank and in hand		98195	114323
		315685	225038
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	7	(68243)	(58212)
NET CURRENT ASSETS		247442	166826
LIABILITIES:AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	8		
NET ASSETS		248847	167600
PARISH FUNDS			
Unrestricted		2742	8403
Designated		13659	11892
Restricted		232107	146977
Endowment		339	328
		248847	167600

Approved by the Parochial Church Council on 26th April 2026 and signed on its behalf by:

K W Clark

The Revd Kenneth Clark - Rector (PCC Chairman)

The notes on pages 17 to 22 form part of these accounts

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STONE

Notes to the Financial Statements

For the year ended 31 December 2025

1 ACCOUNTING POLICIES

The financial statements of the PCC have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005), issued in March 2005, UK Accounting Standards and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of the church groups that owe their main affiliation to another body, not those that are informal gatherings of church members.

FUNDS

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds represent donations received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

Endowment funds are funds of which the capital must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

INCOMING RESOURCES

Planned giving, collections and donations are recognised when received by or on behalf of the PCC. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accountable for when receivable, interest is accrued. All incoming resources are accounted for gross. All other income is recognised when receivable.

RESOURCES USED

Grants and donations are accounted for when paid over. The diocesan parish offer is accounted for when paid. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

FIXED ASSETS

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2) (a) of the Charities Act 1993

Movable church furnishings held by the Rector and Churchwardens on special trust for the PCC and which requires a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory, which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight-line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under (£1000) or on the repair of movable church furnishings acquired before 1 January 2001 is written off.

Investments are valued at market value at 31 December 2025

DEBTORS

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

CASH AT BANK AND IN HAND AND SHORT TERM DEPOSITS

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

LIABILITIES

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the church anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements
For the year ending 31 December 2025

2	INCOMING RESOURCES	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2025 £	2024 £
2a)	*VOLUNTARY INCOME*						
	Planned giving:						
	Gift aid donations (27)	23935				23935	22555
	Income Tax recoverable	6937		4847		11784	8143
	Other planned giving	768				768	1801
	Collections (open plate) at all services	3305				3305	4718
	Grants -					0	35000
	Donations/appeals	1716	157	105977		107850	31650
		36661	157	110824	0	147642	103867
2b)	*ACTIVITIES FOR GENERATING FUNDS*						
	Fundraising events	7283	1202			8485	8797
		7283	1202	0	0	8485	8797
2c)	*INCOME FROM INVESTMENT*						
	Dividends and interest including any reclaimable tax			3000	11	3011	16035
		0	0	3000	11	3011	16035
2d)	*INCOME FROM CHURCH ACTIVITIES*						
	Craft Sales		149			149	0
	Church Hall Lettings					0	0
	Fees	1732				1732	2113
		1732	149	0	0	1881	2113
2e)	*OTHER INCOMING RESOURCES*						
	Insurance Claim						
	Misc	355				355	154
		355	0	0	0	355	154
	TOTAL INCOMING RESOURCES	46031	1508	113824	11	161374	130966

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued)
For the year ending 31 December 2025

3	RESOURCES EXPENDED	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2025 £	2024 £
3a)	*CHURCH ACTIVITIES*						
	Missionary and charitable giving:						
	Overseas:					0	0
	Home:						
	(Children's Society, A Rocha, Breast Cancer, Kent Workplace, Cruse, MKC, Poverty & Hope, Porchlight, etc)	132		1352		1484	1615
		132		1352		1484	1615
	Ministry: Offer scheme	34033				34033	20000
	Clergy expenses	4278				4278	3672
	Other clergy costs	0				0	0
	Church - running expenses	6671				6671	6260
	Church maintenance	1462				1462	1031
	Training	0				0	0
	Provision of music	1475				1475	1605
	Other Fund expenses	0	261	21612		21873	463138
	Printing and stationery	1625				1625	1568
	Bank charges	384				384	0
	Misc	1083				1083	1084
	The Lantern Community Centre	2546				2546	0
	Independent Examination	900				900	672
		54589	261	22964	0	77814	500645
3b)	*GENERATION OF VOLUNTARY INCOME*						
	Cost of Stewardship	0				0	0
3c)	*FUND-RAISING COSTS*	2453	480			2933	3017
		2453	480	0	0	2933	3017
	TOTAL RESOURCES EXPENDED	57042	741	22964	0	80747	503662

4 Trustees' Remuneration and expenses

Trustees' Remuneration

During the year, no Trustees received any remuneration or any other benefits (2024 - £Nil)

Trustees' expenses

During the year ended 31 December 2025, expenses were reimbursed or paid directly to 5 Trustees broken down as follows

Mileage and travel expenses	713.10
Printing and Stationery	156.81
Domain fees	153.56
Carbon footprint expenses	50.00
Communion Wine expenses	214.86
Draw tickets	139.80
Miscellaneous	48.99
	1477.12

No other payments or expenses were paid to any other PCC member, persons closely connected to them or related parties

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued)
For the year ending 31 December 2025

5 FIXED ASSETS

	£
Holding at 31 December - 121ordinary shares in Banco Santander (formerly Abbey National)	
Cost	0
Movement in the year:	
Market value - 31 December 2024	446
Market value - 31 December 2025	1066

5 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total £
Fixed assets for Church use					
Investment fixed assets	1066				1066
Current assets	69919	13659	232107	339	316024
Liabilities - due within one year	(68243)				(68243)
Liabilities - due after more than one year					0
Fund balance	2742	13659	232107	339	248847

6 DEBTORS

	2025 £		2024 £
Income tax recoverable:			
General - GiftAid/Envelope Scheme	6124	General - GiftAid/Envelope Scheme	5827
GASDS	813	GASDS	846
Building Fund - Gift Aid on donations	101	Building Fund - Gift Aid on donations	101
New Church Room Gift Aid	4648	New Church Room Gift Aid	1175
Flower Fund GA	93	Flower Fund GA	80
Tower Fund GA	3	Tower Fund GA	8
Carbon Fund	2	Carbon Fund	0
Fundraising	104		75
Diocesan loan for proposed new Church Room	57540	Diocesan loan for proposed new Church Room	57540
	69428		65652

7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £		2024 £
Offer	9803	Offer	0
Independent Examination fee	900	Independent Examination fee	672
Proposed new Church Room	57540	Proposed new Church Room	57540
	68243		58212

8 LIABILITIES: AMOUNTS FALLING DUE AFTER ONE YEAR

2025 £	2024 £
0	0

9 OPERATING LEASE COMMITMENTS

	2025 £	2024 £
Not later than 1 year	1200	1200
Later than1 year and not later than 5 years	1500	2700
Later than 5 years	0	0
	2700	3900

PAROCHIAL CHURCH COUNCIL OF ST MARY'S STONE

Notes to the Financial Statements (continued)
For the year ending 31 December 2025

FUND DETAILS	B/fwd 2024	Income	Gains/ Losses	Transfer	Expenditure	Bal at 31 Dec 2025
Designated Funds						
Craft Sales - funds used to support life of the Church	1639	149			0	1788
Altar Requisites inc Memorial Book - to cover entries in the Memorial Book and to support the life of the Church	349	57			(215)	191
Youth Fund - to provide resources for children's work inc Messy Church	861	100			(46)	915
100 Club - fundraising for specific projects decided by PCC	3043	1202			(480)	3765
Reserve Fund	6000	0		1000	0	7000
Sub total	11892	1508	0	1000	(741)	13659
Restricted Funds						
Church Room project - funds to support new build	81895	100961		(100000)	(12000)	70856
Church Building Fund - donations for fabric	9435	7740		(5730)	(8610)	2835
Professional Fundraising (The Lantern)	7171	0			0	7171
Tower Fund - funds to support bells and associated items	1641	83			0	1724
Youth Club (Play Place) -	987	0			0	987
Flower Fund	181	643			(360)	464
Carbon Offset Fund	13	45			(50)	8
Energy Support Grant (Elec)	592	0			(592)	0
Charity Collections	0	1352			(1352)	0
Sub total	101915	110824	0	(105730)	(22964)	84045
Restricted Funds - held at Rochester						
Community Fund - used to promote work in the Community by providing equipment and resources	1643	56				1699
Church Building Funds - for fabric repairs/restoration	3121	90				3211
New Church Room	40298	2854		100000		143152
Sub total	45062	3000	0	100000	0	148062
Total Restricted funds						232107
Endowment - Barrows Trust - upkeep of grave	328	11	0	0	0	339
Unrestricted Funds						
General Funds	8403	46031	620	4730	(57042)	2742
Total Funds	167600	161374	620	0	(80747)	248847

Independent Examiner's Report to the Trustees of the PCC of St Mary's Stone ('the Charity')

I report to the charity Members of the PCC on my examination of the accounts of the Charity for the year ended 31 December 2025.

Responsibilities and Basis of Report

As the Charity's Members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or

2. The accounts do not accord with those records; or

3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

This report is made solely to the Charity's Members of the PCC, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Members of the PCC those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Members of the PCC as a body, for my work or for this report

Signed: Dated: 06/05/2026

Stephen M Fryer FCA

Xeinadin Audit Limited