St Dunstan and All Saints Stepney



Annual Report 2025

St Dunstan and All Saints Church Stepney

Annual Meeting

Held on Sunday 31st May 2026 in the Parish Church

Welcome and Introduction

1. Annual Meeting of Parishioners

(i) Opening prayer

(ii) Election of Churchwardens (1)

(1) Please note that only those on the Church Electoral Roll or those resident in the Parish and on the Civil Electoral Roll, are entitled to vote

2. Annual Parochial Church Meeting (2)

(i) Apologies for absence

(ii) Minutes of the APCM held on Sunday 25th May 2025

(iii) Matters arising from the Minutes

(iv) Receipt of Annual Report 2025

(v) Oral reports

(vi) Appointment of Assistant Church Wardens

(vii) Questions about church matters

(viii) Appointment of Independent Examiner for the year to December 2026

(ix) Vote of thanks

(2) Please note that those not on the Church Electoral Roll are present as observers only and not able to vote

Minutes of The Annual Parochial Church Meeting of St Dunstan and All Saints held on Sunday 25th May 2025 Annual Meeting of Parishioners

The meeting began with a welcome from the Rector

Election of Churchwardens: The Churchwardens were thanked for their work during the last year and **Bunmi Fawehinmi, David Ross** and **Frank Oti** were re-elected without opposition. The meeting was closed.

Annual Parochial Church Meeting

Apologies: none recorded
Minutes: The minutes of the 2024 APCM were approved
Annual Report: The Annual Report was circulated to the meeting in printed form and extra copies made available for those who could not be present today to examine later

Oral Reports:
Community and Children's Work:
Sarah Smith reported that the foodbank was seeing an increase in usage and in people needing its help. A grant from the L&Q Foundation allowed the employment of two students to set up a digital database of foodbank users which helps us to know our population, Keelan and Greg were thanked for their participation in this. Funding cuts from Mayor Rahman, about whose character no good was implied, has caused a lot of trouble but we have had some support from the food hub. A number of school groups visited and the children have enjoyed being introduced to the building and the faith, and several heritage teas have taken place. Sarah will be ordained Deacon on 28th June this year and will be serving her Curacy at St George in the East.
Deanery Synod:
Angela Hancock explained the purpose of Deanery Synod and reminded us that Safeguarding is for everyone to be aware of, and that DBS and Safeguarding training is mandatory for PCC members.
Parish Assistant:
Jay Harding spoke briefly about some of the happenings of the last year, and the addition of a second pastoral assistant, Keelan Shorten, for three months last autumn. Various trips, pilgrimages, book sales and other activities of a liturgical, ministerial and jovial nature were referred to, and he thanked everyone for the opportunity to serve amongst them for a second year. He will be leaving to take up a post as Pastoral Assistant at St Mary's Bourne Street at the end of the summer.
The Rector:
Fr Trevor summarised his written report, giving thanks to many people for their contributions to church life during the past year. He thanked all who have transformed the life of the church since 2011 and made it a haven of activity and purpose. He noted the success of the VE80 Party, the continuation of popular Sunday Lunches, the establishment of the scran and scoff club, the transformation of the garden and the annual thanksgiving dinner. The new headmaster has settled into the school and twice termly masses in church brought in for those students who gained their places by church membership. Pastoral assistants were thanked for their work, as were the foodbank volunteers, donors and all who worked so hard to make all our big celebrations happen.
Church Accounts:
Bridget Cass reported in great detail about our finances, which are looking healthy at present. David Thompson suggested that a church pre-school would be a useful addition to our community, and this will be given thought. The Accounts were proposed by Frank Oti and Seconded by Sarah Smith, with particular thanks to John for his energy in dealing with their preparation.

Appointment of Independent Examiners for the year to December 2025:
It was proposed and agreed to continue using Anthony Armstrong FCA of Armstrong & Co as our Accountant and Statutory Auditor.
Appointments:
Julian Cass was nominated and accepted as Assistant Churchwarden and Anam Peter as a PCC Member
Thanks:
Thanks were given to our sidespeople, tea makers, bell ringers, church wardens, PCC, readers, intercessors, artists, musicians, cantors, organists and everyone who makes our church and community what it is, and to the newcomers who have become part of the church this year.

Minutes: Jay Harding, PCC Secretary

Rector's Report

Food Bank Database

One of the great innovations of 2025 was a database for the Food Bank. Greg and colleagues designed a programme to collect the details of all our food bank users. It's made collecting statistics possible for the first time and it can be used as evidence for fund raising. This is a great step forward and the next step is to link up the databases with food banks in the local area.

L&Q Funded Cooking Courses

The Social Housing Landlord L&Q funded a series of cooking lessons for the food bank users. This fell into two distinct groups 1) those who learned how to cook western foods and vegetables and 2) those who learned how to cook for one using simple equipment, such as a kettle. Frances, a food bank volunteer and professional chef taught the popular sessions and everyone who attended got a bag of ingredients to cook the demonstrated dishes at home. This was a real success and there were lots of requests to repeat the courses.

Stepney Relief in Need

This charity helps local people on benefits or with limited means to buy furniture and white goods or cope with exceptional costs. Thanks are due to Gill Horlor who had been chair for a number of years and following her Fr Trevor became chair. A number of new trustees have been appointed and a new on-line system was commissioned by Greg Allen so that applicants can apply on-line and trustees can check their applications between meetings. The Charity has also negotiated a deal with Emmaus to provide applicants refurbished items, which reduces costs so we can help more people and contributes to saving the planet by recycling.

Development Project Continues

The project to provide St Dunstan's with much needed new facilities;- proper space for our food bank, a new kitchen for hospitality including our veteran's lunches, proper office space, meeting rooms and bathrooms, more storage space, along with the conservation of our building inside and out is making good progress. We held a public consultation day in 2025 and the final decision to appoint architects will happen shortly. The next phase will be the final design and fundraising.

VE Day Garden Party

We hosted a successful and very well attended VE Day celebration in the churchyard. Many thanks to everyone who contributed cakes, world food and much else besides. This kind of event helps raise our profile in the local community.

Veterans Lunches

The Scoff and Scan club continued it's outstanding work throughout 2025 with Helena as St Dunstan's veteran's champion. Apart from offering those who have served our county lunch this is also an opportunity to get benefit and housing advice and access to counselling and support.

School Mass

In 2025 the pattern of All Saints School Masses changed to taking place in church, which is much welcome. Those Foundation students who won their place at the church through church membership are invited over to St Dunstan's for a Eucharist. Students read the lessons, lead the psalm and intercessions, as well as serving at the altar. There is often music from the school choir and numbers attending is very encouraging.

New Parish Clerk

Following on from Sarah Smith's ordination to the Diaconate Bleubelle Fishenden had become our Parish Clerk. Bleubelle has already organised her first baptisms and wedding. Bleubelle is also Secretary to the PCC helping us to be better organised for our meetings.

Goodbye Jay

We said goodbye to Jay in September 25, who was with us for two years. Jay made a unique contribution to St Dunstan's life with his labyrinth on the lawn outside, his book sales and trips to Brighton, Greenwich and St Alban's. Jay as become Pastoral Assistant at St Mary's Bourne Street and is pursuing his vocational journey within the Diocese of London.

Sunday Lunches

Our regular Sunday Lunches have continued and been popular as ever. We managed to increase the number of places to 20 and we very rarely have empty places. It's a great way to chat to people you might not have met before and have a good lunch, all for £4.

Hello to Belle

It was good to welcome Belle in September, who has quickly become a key part of our church life and contributed a huge amount already; from the innovative Advent and Lent courses, the Christmas and Easter choirs, the From Darkness to Light Advent Service, The Agape meal, the Wednesday Mass, the Weekly Newsletter and much else besides. Thank you Belle.

Thanksgiving Dinner

We held another Thanksgiving Dinner in 2025 to thank everyone who makes St Dunstan's possible, all our many volunteers. There were around 50 guests for a three-course meal and thanks are due to Julian and Bridge for the starter, Helena for the Focaccia, I cooked the roast turkey and Belle made the desert. And thank you to everyone for dressing up and attending.

Thank you for supporting St Dunstan's

St Dunstan's would not be open or active if it were not for it's members active support and generous giving. Thank you to everyone who supports us and our ministry in the local community, you make this possible

We are also grateful to the Pemberton Barnes Trust, The Worshipful Company of Mercer's, and the Worshipful Company of Coopers for donations and annuities in 2025: St Dunstan's is making a big difference in our local community and much of that is due to your very generous funding, thank you.



Fr Trevor F Critchlow
Rector of Stepney
Chair St Dunstan's PCC

Churchwardens Report

The Churchwardens for 2025-6 are Bunmi Fawehinmi, Frank Oti and David Ross. We enjoy working together and believe that we work effectively as a team and divide the tasks every Sunday, covering for each other where necessary.

The one exceptional matter covered by the Churchwardens in the year was the Archdeacon's triennial Visitation, in October. This involved a large amount of preparation from the Rector and Churchwardens played their part in meeting with the Archdeacon's representative. We were able to give plenty of examples of the developing mission of the church and positive examples of our good practice. The positive outcome of the Visitation has been circulated; there were specific points which were raised where we could improve our process (e.g. in making our PCC meetings more mission focused), but there were strong positives and we were credited with being a vibrant and supportive church, engaged in our local community. The Visitation was a team effort and the Churchwardens were not the only cause of its success, although we are proud of the role that we played.

Apart from our role in its Visitation, we support the Rector in the Sunday services and in particular at the major Festivals. We actively support the welcomers and readers and try to ensure that any last minute hitches are sorted out before they become a problem in the service itself. We select members of the congregation to take up the offerings as broadly as possible. We aim to ensure that all new, or relatively new, members of the congregation, receive a friendly welcome at every service. We are also pricing in more accurate counts of attendances at services and have completed Statistics for Mission for the Diocese for 2025.

At the APCM, David Ross will be stepping down (but intends to continue supporting the church through the PCC and Development Committee). the Churchwardens as a whole will continue the regular work that they have been doing. There is no specific challenge for the coming year, although it is anticipated that the development plans of the church will move to a more active stage and the Churchwardens will play a part in supporting these

plans and the fundraising that will necessarily follow on them.



David *Bunmi* *Frank*

Children and Community Worker Report 2024

Food Bank

The Food Bank has seen an increase in numbers of people using it and the number of households registered is now over 600. The work of the food bank would not be possible without our volunteers, who have worked very hard throughout the year. Several of our longstanding volunteers have moved on to pastures new and we have welcomed others to the team. A huge thank you to each and every one of them. We received funding to run a series of cooking classes, which were led by Frances, which were very successful. The groups enjoyed cooking together and sharing the food that they prepared. Each person left with recipes, cooking utensils and a newfound confidence in their ability. It also helped build relationship across the different communities that use our service. We hope to be able to offer this again in the future. Greg is now involved with the Tower Hamlets Food Poverty Network and through this has linked up with other food banks and community groups. He has also been applying for grants on our behalf so a huge thank you to him. The team have also attended Conflict Resolution training and some of us have completed the First Aid at Work training.

Schools

My work with local schools continues. As always, it is a joy to welcome the children to the church as part of the RE curriculum. They enjoy the visit and making stained glass windows remains the most popular workshop. I have been in to the schools to lead Collective Worship, sessions on Festivals and have also attended a careers fair at Ben Jonson school to talk about working in a place of worship.

Sew What!

Our Sew What! Group started in November and meets on Saturday afternoons from 2-4pm. Everyone is welcome and we have a group with wide ranging abilities who have a great time together. Rather than sit at home in solitude, this activity and dedicated interest is best shared to support connection, expression and mental wellbeing. This pop-up brings people together through sustainable creativity. Repurposing, buying from charity shops, saving things neglected on the street and valuing given items, makes this mission a low-cost adventure.

Big Draw

Jane Roberts, our artist in residence, and I led monthly drawing events, encouraging people to come in, explore the building and put pencil to paper. We have put together another community collage that is on display and have encouraged people to prepare work for the St Dunstan's Annual Art Exhibition. The Sew What attendees are also contributing and there is a great energy in the church when the groups are working together.

Heritage tea parties

There were several heritage afternoon tea parties at which older local residents are able to come together to reminisce. There is always much laughter as memories are shared and photos are shown.

Finally, I wish to thank the Rector, Belle, Jay, the wardens and PCC for their continuing support.



Sarah Smith
Children & Community Worker

Parish Assistant

I joined St Dunstan's in September 2026, and have spent a very enjoyable, edifying and formative nine months working alongside you all. I am very appreciative of the St Dunstan's staff and volunteer's support; trusting and encouraging me in the development of my ministry, and allowing me to take initiative in trying a variety of projects and endeavours. St Dunstan's has achieved a lot this year, and I am grateful for the chance to learn from and contribute to the wide variety of ventures the Church is pursuing.

Services

I have enjoyed sub-deaconing, deaconing, preaching, reading, intercessing, leading, cantoring and serving at various services across the year. Highlights for me include, preaching and cantoring at Midnight Mass, preaching over Holy Week, and especially on Maundy Thursday and Easter Sunday, leading Communion by Extension at Westport Care Home, singing the exsultet at our Dawn Easter Service, and starting our Mid-Week Mass on Wednesday's.

Choir

One of my main 'projects' this year has been starting the 'St Dunstan's Choir'. We first performed four pieces during our Darkness to Light Advent Service in November, following three lively and fun rehearsals. It was wonderful to lead the group, and they sung very well and with great enthusiasm. We next performed during Holy Week, singing four pieces over Maundy Thursday, Good Friday and Easter Sunday, again following three rehearsals. The choir, once again, gave an admirable performance, and, I hope, added value and interest to our services.

Groups

I hosted an advent course, during which we explored the nativity story through painting, candle decorating, poetry and storytelling, culminating in an agape meal. I led an advent course, exploring faith through art, poetry and discussion, culminating, again, in an agape meal. I really enjoyed planning and facilitating these sessions, and I hope it was of interest to the congregation to explore Advent and Holy Week themes through a creative lens.

Admin and maintenance

I have been glad of the opportunity to develop my administrative skills, including answering calls, responding to emails and requests etc. I have also learnt a lot from preparing the church for worship, organising liturgy and maintaining the building and its contents.

Support of wider engagement initiatives

I have really valued the chance to engage with the work of the Food Bank and Veteran's lunch, both of which have grown in outreach over the year, and observe and support their development.

Other highlights

Other highlights include helping at our Thanksgiving dinner, supporting at funerals, managing our social media, which has grow in reach and followers over the year, supporting our SASS services and the opportunity to serve at other churches across London.



Belle Fisher
Parish Assistant

Buildings and Fabric Report

Church Building

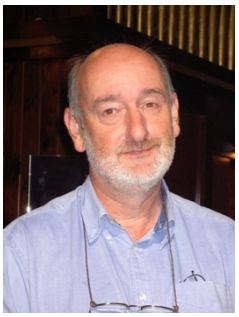
1. The church building remains secure and generally weathertight with no major problems.
2. The gutters have been cleared by the Diocesan contractors and by our volunteers.
3. The church central heating system has been maintained by contractor Argonaut Heating.
4. Bell ringing has continued on most Sunday mornings with practice on Thursday evenings
5. The annual maintenance of the fire alarm and extinguishers was done by West One.
6. The church clock continues to be serviced by Smith of Derby on a regular contract. The electric motors for

winding the clock and striking mechanisms are coming to the end of their life (they have done some 50 years

now) and will need to be replaced soon.
7. The organ has been serviced and tuned by Wintle Organs.
8. The lightning conductors have been checked by Larkin Ltd, steeplejacks.
9. The electrical system including portable appliances has been tested by CES Electrical. Some lighting has been
upgraded.

Goods and ornaments

1. A splendid new icon has been donated to replace that stolen in 2021. It will need to be securely fixed to the wall
before going on permanent display.
Churchyard
1. Damage caused by a delivery lorry to the west gates has been repaired.
2. Volunteers have cleared and planted with flowers the beds around the church drive and have kept them
weeded. The path around the curtilage of the building has been cleaned.
Church Housing – Rectory and 6 Arbour Square
The Rectory continues to be in generally good order.
6 Arbour Square is inspected and maintained by Dexters as managing agents.
St Faith's Hall
The building continues to be occupied by live-in guardians to prevent squatting.



Julian Cass
Deputy Churchwarden, Fabric

Deanery Synod Report

Deanery Synod is an elected representative body that brings together clergy and lay members from Parishes within a Deanery to discuss and act on matters of local church life. The Minutes of the Deanery Synod meetings are available for any PCC/congregation members.

Deanery Synod meeting June 2025

The Deanery Synod meeting held on June 26 2025 at St. Paul's Church, Old Ford. A light supper was provided before the meeting followed by prayers to open the meeting. The topics were:

A presentation from Sue Wilsher, Church Net Zero Programme Lead and Jack Edwards, Church Environmental Lead on 'Calculating your church's Carbon Footprint' and some shared case studies where churches have moved to solar panels and heat pumps. Churches can request an Energy Audit

A presentation on Violence against Women and Girls (VAWG). I in 3 women in the UK are victims of gender-based violence. In Tower Hamlets women are less likely to be employed and so are financially dependent. In 2023/24 there were 4,500 domestic abuse offences in the Borough and 5 domestic homicides. Synod members shared how they worked in their churches to prevent VAWG through Safeguarding and other groups.

Deanery Synod meeting November 2025

The Deanery Synod meeting held on November 12 2025 at St. Paul's Church, Shadwell. A light supper was provided before the meeting followed by prayers to open the meeting. The topics were:

An update on Leadership within the Diocese with the departure of Bishop Joanne to take up her appointment as Bishop of Ipswich and St Edmundsbury and the imminent departure of Bishop Sarah to take up her post as Archbishop of Canterbury. Phil Williams, Area Dean outlined the personnel who would be standing in to support both Stepney and London.

A presentation from Joe Williams, Finance Officer for the Stepney Area on finances and the Common Fund.

Small Group discussions on what different churches were offering as Outreach to the wider community then feed back to the whole meeting.

Deanery Synod meeting March 2026

The Deanery Synod meeting held on March 12 2026 at St. Luk's Church, Millwall. A light supper was provided before the meeting followed by prayers to open the meeting. The topics were:

Mother Bernadette from St Pauls's Church, Bow Common spoke on the work of the Inter Faith Forum in Tower Hamlets. The Inter Faith Forum was set up in 2003 to promote understanding and co-operation between faiths.

Rev'd Shauna Maloney, an Area Dean for Racial Justice, spoke on Racial Justice and the work the Area Deans are doing on this subject within the See of Stepney.

Rev'd Michael Traynor, Stepney Area Creation Care Lead spoke about the intentional work of 'pushing' the Church Commissioners to protect 30% of church Land by 2030.

Susan Perriam
Deanery Synod Rep

Angela Hancock
Deanery Synod Rep

Safeguarding

'The Parish of St. Dunstan and All Saints believes that Safeguarding is the responsibility of everyone and is committed to the safeguarding and welfare of all who are vulnerable: children, young people and vulnerable adults.

Our PCC has complied with its duty in Safeguarding. Our church websiteis Safeguarding compliant and our church's signed Safeguarding Policy is displayed in the church porch.

The PCC has a Safeguarding Report at every meeting. There is a church Safeguarding Action Plan which is reviewed regularly and as a Parish we are at Level 3, the highest, which indicates Safer Practices. Minor Safeguarding concerns have been reported during the year and have been acted upon and recorded in the Safeguarding file which is kept in the secure safe.

As CSO I have completed the required renewal of the Leadership Safeguarding Training course.

The Diocese of London has a monthly online 'drop in' session for all Church Safeguarding Officers so that queries, problems and good practice can be shared across parishes.

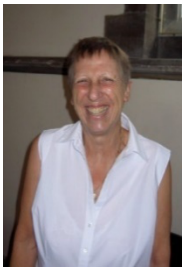
The National Church has introduced Independent Safeguarding Audits for every Diocese. The Diocese of London has been audited over the last year. I joined a group of Church Safeguarding Officers to give feedback on safeguarding in their Parish during the audit process. The INEQE Report on the Diocese of London was published recently:

1. Safeguarding importance is better recognised now

2. A healthy Safeguarding culture is becoming deeply embedded across the Diocese.

The Diocese is now developing a Safeguarding Action Plan.

Under Diocesan Safeguarding requirements it is now necessary for ALL Parish Church Council (PCC) members and Church Wardens to complete a DBS check and to complete Diocesan Basic Awareness and Foundation Safeguarding training. Church Wardens also have to complete the Leadership Safeguarding Training



Angela Hancock
Safeguarding Officer

Bell Ringers

Tower Report - the bell-ringers (January 2026)

As we had a rotating Tower Captaincy in 2025 no one person presented a report. Instead, Sue Whittaker (as Tower Secretary) summarised the year's achievements:

Our two new learners – Peter and Chaz – have been progressing well and now join us on Sunday mornings for the service ringing as well as at our Thursday practices. The first half of the year also saw a number of visitors to the tower to watch the practice, although sadly none have subsequently taken up ringing as a hobby. One of the visitors was an artist-in- residence at the church who produced some lovely sepia drawings of the ringers in action. Numbers in the band are still low and we essentially only have five regular ringers now, having lost many of those from last year who have subsequently moved out of London. We've managed to hold a practice most Thursdays, though, and ring for Sunday services, if only on the Ellacombe.

We also hosted four Middlesex District practices during the year. We haven't had a designated Tower Captain or Deputy Tower Captain this year so instead had a rotating captaincy with each ringer leading the practices for a month. This worked surprisingly well.

The Docklands Ringing Centre (DRC) organised an outing to towers in East London, accessible via the Central Line, on Saturday 5 April which many of our band attended. We also hosted the DRC AGM and informal striking competition on Sunday 22 June. Four bands took part; the Stepney band came second!

We were asked to ring for two weddings in 2025 – on 21st June (a renewal of vows) and 23rd August and hosted an outing from a group from Guildford on Saturday 26 July. They were on a walking tour, walking between towers in East London to ring at each for about an hour.

We facilitated four Quarter Peal attempts: a group from Southampton on Saturday 25 January, The Ladies' Guild on Saturday 22 February 2025 (which only resulted in some short general ringing as not enough ringers turned up), a visiting band on Sunday 27 April and the band from St Vedast's, Foster Lane, on Sunday 31st August. We also had Peal attempts booked on Saturday 13 September and Saturday 25 October. The latter didn't succeed although they did get a Quarter Peal out of it. They are returning on 16th May for a second peal attempt.

The close proximity of the two peal attempts garnered two complaints from neighbours – the first we've had for years – and is something we need to be mindful of when accepting future peal attempts as we don't want to hinder the regular ringing offered to the church (i.e. on Sundays and for weddings).

Finally, we brought to a close the church's VE party in the churchyard on 10th May with some ringing to celebrate the 80th anniversary of Victory in– and when bells across the country were Europe rung for the first time in five years.

Sue Whitaker
Tower Secretary

Report on Finances

Financially this has been a challenging year. If you look at the bottom line, we spent more than we had coming in. Luckily it was the other way round last year, so over the two years we were even, but that still means we need to understand why we over spent.

Along with the rest of the UK our costs increased – our heating and lighting costs went up, we were open longer, and the costs of food and consumables increased pushing up the costs in nearly every category. Our income was down for a couple of clear reasons – last year we were the recipients of a generous legacy, and we had a number of grants associated with the food bank. Our planned giving has stayed level, while over the last few years collections have dropped off, partially as donations are now being given through the card reader. Planned giving, donations – through cash and the card reader – and gift aid (only half of which was due to 2025 as we did not claim any the previous year) make up about 40%. This is about where it has been for the last few years.

The areas we can control are our costs, so we are consciously trying to keep the electricity and gas costs down, which is not easy if we are to function, and looking at how we make sure we are aware of the costs of every new venture.

The income from the Arbour Square house is important, providing about 18% of our income, and grants, from the Pemberton Barnes Trust, the Mercers' Company and the Coopers' Company provide 25%. As we move and develop we need to be aware of the need to ensure that we are financially secure.

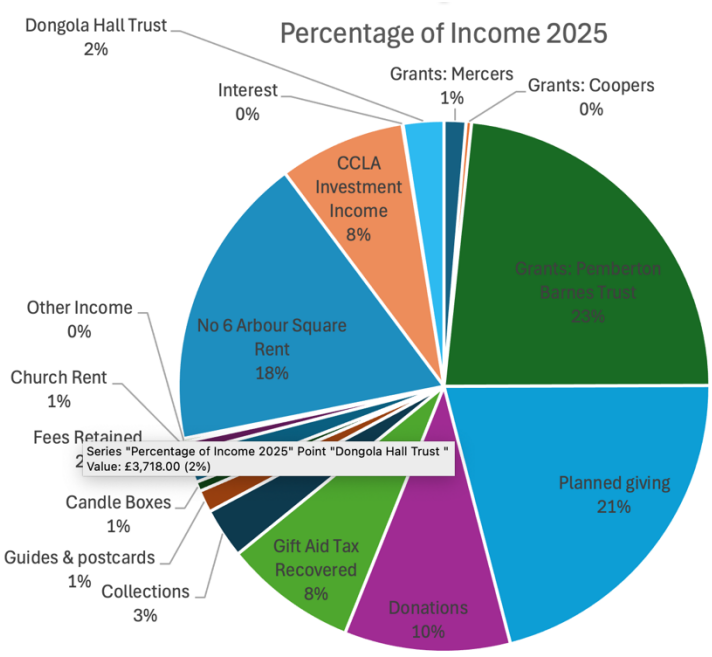
On the expenditure side, as well as the costs of running the building, we have the insurance, maintenance and the costs associated with the hall in Shandy Street. It is possible to reduce some of these, but it some are inevitable. We hope to resolve the issues around Shandy Street in the next 12 months.

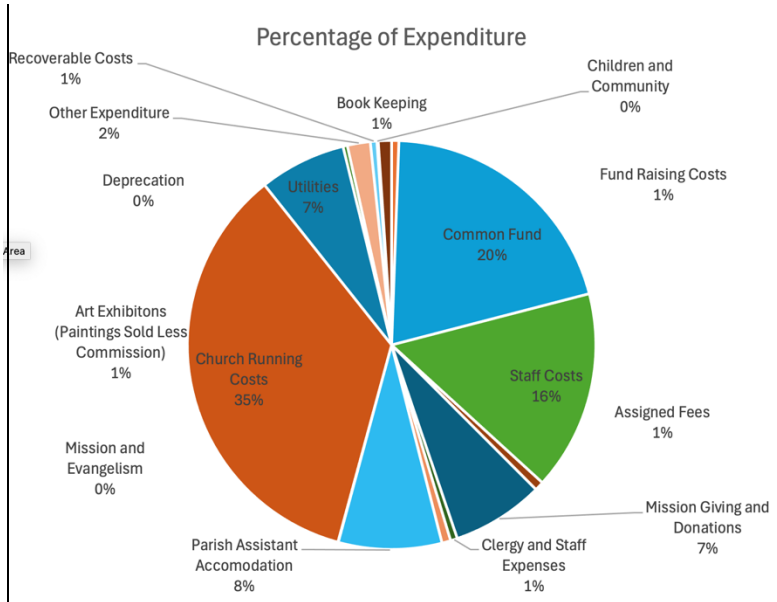
None of the finances would happen with the work that John Holtorp does. Along with the whole congregation, the PCC and the Wardens and staff, we are all contribute to a well run, carefully resourced church.



Bridget Cass
Treasurer

Graphics for the 2025 Accounts





Parish of St Dunstan and All Saints, Stepney

(A Parochial Church Council registered as a charity, number: 1133322)

Financial Statements

and

Trustees' Report

for the year ended 31 December 2025

Parish of St Dunstan and All Saints, Stepney

(A Parochial Church Council registered as a charity, number: 1133322)

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for the year ended 31 December 2025

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Parish of St Dunstan and All Saints, Stepney

(A Parochial Church Council registered as a charity, number: 1133322)

Charity Information

for the year ended 31 December 2025

Status:	The Parochial Church Council (PCC) is a corporate body established by the Church of England. It is constituted and governed by the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules (2011). The members of the PCC are its trustees under charity law and are referred to as such throughout this report.
Charity name:	Parish of St Dunstan and All Saints, Stepney
Charity registration number:	1133322
Registered office:	St Dunstan and All Saints Church Stepney High Street London E1 0NR
Operations address:	St Dunstan and All Saints Rectory Rectory Square London E1 3NQ
Independent Examiner:	**Anthony Armstrong FCA** **Armstrong & Co** *Chartered Accountants & Statutory Auditor* 4a Printing House Yard Hackney Road London E2 7PR
Bankers:	**HSBC plc** 465 Bethnal Green Road London E2 9QW **CCLA Investment Management Ltd** The CBF Church of England Funds 80 Cheapside London EC2V 6DZ

Parish of St Dunstan and All Saints, Stepney

(A Parochial Church Council registered as a charity, number: 1133322)

Trustees' Report

for the year ended 31 December 2025

The Trustees of the Parish of St Dunstan and All Saints, Stepney present their report together with the financial statements for the year ended 31 December 2025.

Reference and administrative information

St Dunstan and All Saints is situated in Stepney, London. It is part of the Stepney Area in the Church of England Diocese of London. The address of the church is: St Dunstan and All Saints, Stepney High Street, London, E1 0NR. The correspondence address is: Rectory Square, London, E1 3NQ.

The Parochial Church Council of the Ecclesiastical Parish of St Dunstan and All Saints, Stepney became a registered charity on 16 December 2009, number 1133322.

Legal foundation of the PCC

The Parochial Church Councils (Powers) Measure 1956 as amended, defines the principal functions and purpose of the PCC which is the responsibility of co-operating with the incumbent (Rector) in promoting the mission of St Dunstan's in its parish.

Membership

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year the following served as members of the PCC or assisted in the running of church activities.

Clergy:	**Term of Office:**
The Reverend Trevor F Critchlow - Chair Ex-Officio	Ex-Officio

Office Holders:	**Term of Office:**
Ms Bunmi Fawehinmi - Churchwarden	From APCM 2024
Mr Frank Oti - Churchwarden	From APCM 2024
Mr David Ross - Churchwarden	From APCM 2024
Mr Julian Cass - Deputy Churchwarden for Fabric	From APCM 2024
Ms Susan Perriam – Deanery Synod Representative	To 31st May 2027
Ms Angela Hancock – Deanery Synod Representative	To 31st May 2027
Mrs Bridget Cass - Treasurer	Elected annually
PCC Secretary - Jay Harding	Elected annually
PCC Secretary - Bleubelle Fishenden	

Members:	**Term of Office:**
Dr Helena Lewis Green	To APCM 2026
Ms Victoria Obaze	To APCM 2026
Ms Jenny Ellwood	To APCM 2026
Mr Anam Peter Islam	To APCM 2025
Mr Keita Kawanabe	To APCM 2027
Mrs Comfort Olaosebikan - Churchwarden	To APCM 2025
Ms Eileen Longstaff	To APCM 2025

Employees in post during the year:

Ms Sarah Smith

Mrs Bleubelle Fishenden

Miss Isabelle Katie Fisher

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC for 3 years. 12 members are generally elected.

The PCC is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure. It is responsible for implementing policies and strategies which have been approved by the PCC and progressing organisational objectives. It meets approximately every six weeks (with a break over the summer period) and receives financial and operational reports.

Trustees' Report

for the year ended 31 December 2025

Objectives and activities

St Dunstan and All Saint's PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Business of the PCC in 2025

1000 – The stone church has been on this site for over 1,000 years, making it the oldest building in Tower Hamlets.

800 – The number of people fed by the food bank in a week in October. The food bank has been run by the church since 2020. Food is donated through the Felix Project and through the community and congregation.

From our registrations, for example, in week in October 2025:

Of the **708** withdrawals

- **300** live in Local authority housing
- **41** live in hostels
-**191** in private rentals
-**130** in housing association housing
-**13** in multiple occupation250

250 of these were families, on average feeding 5 people.

12 – The number of volunteers who run the foodbank, led by the church's Children and Community Worker.

56 – The number of people who attended one of the healthy eating cooking sessions run over 6 weeks, with recipes. The aim was to encourage users to cook using food available in the food bank. Of the users, under a third were single. Some of the participant did not have cooking facilities, with the aim of encouraging healthy meals with only a kettle.

750 – The number of hot lunches provided for Veterans over the year. Every week on a Wednesday, the church provides a hot meal for, on average, 25 ex-service Veterans. The lunches are also attended by people who are able to provide information and advice on a range of issues.

800 – The approximate number of people who attended the party in the churchyard in 2025 which marked the 80th anniversary of VE Day. For the last four years the community has come together for an annual outdoor event in the churchyard, with food and drink stalls, games, music and friendship.

5 – The core group of Veterans who volunteer in the church, cleaning, gardening and helping with activities such as the churchyard event.

836 – The number of children who visited the church in a sample term (the autumn term) in 2025 from school visits from 10 schools including the London Islamic School. The Children and Community Worker also visited the schools to lead in collective worship and to run class RE sessions.

180 – The number of people who attended the annual candlelit Nine Lessons and Carols.

2.5 – The number of full-time equivalent staff employed to work in the church.

60 – The average number of people attending the Sunday services, with over 100 on the electoral roll.

45 – The number of people who attended the annual dinner to thank volunteers and contributors over the year.

200 – The number of people from the congregation who attend the monthly hot roast lunch over the year (20 a month, excluding December and August).

14 – The number of artists who participated in three different exhibitions, highlighting the church and the borough. These were augmented by Big Draw sessions, where the community were invited to contribute to a temporary mural. On average these were attended by 15 people.

8 – The number of core members of the Heritage Group, where older residents of the borough talk about their past. 3 meetings were held last year. The last meeting was attended by 18 people and is developing into a dementia support group. A group of 10 vulnerable people who attend a regularly attend a weekly craft sessions.

3750 – The estimated number of annual visitors to the church (75 per week). As well as individuals and families we are on the route for guided tours and ramblers' groups. We hosted a visit by 40 members of the Churches Conservation Trust in early January 2026.

This report is a useful opportunity to allow us to consider what has gone well, why and how we would improve and develop.

Challenges, changes and plans are:

a) The building, a much-loved landmark and church, is not suitable for the broad range of activities the team want to carry out. There is only one toilet, cramped catering facilities and no private meeting rooms for confidential and pastoral meetings. To this end, we have launched, with the assistance of the President of the RIBA, a major development project. The first phase has been to identify possible architects. Through a short competition we now have two teams who will be asked to develop a more detailed proposal. The church community is well aware that this is likely to take several years, raising funds, getting the necessary permissions and then building. This is a major plan.

b) Staffing – paid and unpaid workers and recruiting, training and retaining volunteers. The church has a loyal, but small group of volunteers and a much larger, but transient group that are keen to be involved but are not always available. We have a Parish Assistant, which is a one year posting and is invaluable, and while each person brings strengths, there are also management issues. By being encouraging and allowing people to contribute to the life of the church we are building a group of volunteers and have developed policies for volunteers so that it is clear what is expected of them and what they can expect from the church. Without a curate, the rector is over stretched.

c) Funding is always an issue, and the aim is to look at using the resources for income generation as well as to fulfil the church's mission.

d) With the increase in numbers of people coming into the church, we have been aware of the possibility of an increase in safe guarding issues, and of the need for staff to know how to handle difficult situations. The De-Escalation Training helped, and the volunteers have become more aware of how to keep themselves and their possessions safe.

e) The final challenge is trying not to take on too much, and to ensure that every activity is properly managed and resourced.

Safeguarding incidents

There was one reported Safeguarding incident in the year 2025-26 in September 2025 involving adults.

The incident was immediately reported to the Rector and Church Safeguarding Officer.

The matter was handled appropriately, in consultation with the Diocesan Safeguarding Team, and is now closed. No further action is required.

Public Benefit

St Dunstan and All Saints, Stepney benefits the public by way of: regular worship that is open to all, the provision of sacred space for personal prayer and contemplation, pastoral work (including the visiting of the sick and the bereaved), teaching Christianity through sermons, courses and small groups, taking school assemblies, promoting the whole mission of the church through its assistance to older people, parents and children, and supporting charities in the UK and overseas.

Financial Review

The results of the period and financial position of the PCC are shown in the annexed financial statements.

The Statement of Financial Activities shows net outgoing resources for the year of £6,722 and reserves of £1,141,468.

Tangible fixed assets for use by the charity

Fixed assets are set out in Note 10 to the accounts.

Independent Examiner

The Independent Examiner, Anthony Armstrong FCA of Armstrong & Co, Chartered Accountants and Statutory Auditor, has indicated his willingness to be proposed for re-appointment.

Approved by the PCC on 28 May 2026 and signed on their behalf by:



The Reverend Trevor F Critchlow PCC Chair, Trustee

Statement of Trustees' Responsibilities
for the year ended 31 December 2025

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are required by law to prepare financial statements for each financial period which give a true and fair view of the financial activities of the charity and of its financial position at the end of that period. In preparing those financial statements the trustees are required to:

a) Select suitable accounting policies and apply them consistently;
b) Observe the methods and principles in the Charities SORP;
c) Make judgements and estimates that are reasonable and prudent;
d) Follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the accounts;
e) Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, the Church Accounting Regulations 2006 and the provisions of the governing document. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Parish of St Dunstan and All Saints, Stepney

(A Parochial Church Council registered as a charity, number: 1133322)

Independent Examiner's Report to the Parochial Church Council of the Parish of St Dunstan and All Saints, Stepney

I report on the accounts of Parish of St Dunstan and All Saints, Stepney for the period from 1 January 2025 to 31 December 2025, which are set out on pages 9 to 19. My report is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and the Charities Act 2011 ('the Charities Act').

This report is made solely to the charity's trustees as a body in accordance with section 145 of the Charities Act and regulations made under section 154 of that Act. My examination has been undertaken so that I might state to the charity's trustees 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 PCC and its members as a body, for my examination, for this report, or for the opinions I have formed.

Respective responsibilities of members of the PCC and the examiner

As described on page 7, as PCC members you are responsible for the preparation of the accounts, and you consider that an audit is not required for this year under the Regulations or under section 144(2) of the Charities Act and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under charity law and is eligible for independent examination, it is my responsibility to:

a) examine the accounts under section 145 of the Charities Act;

b) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and

c) to state whether particular matters have come to my attention.

Basis of independent examiner's report

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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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.

Anthony Armstrong

Anthony Armstrong FCA
of Armstrong & Co
Chartered Accountants & Statutory Auditor

4a Printing House Yard
Hackney Road
London
E2 7PR

Dated: 28 May 2026

Parish of St Dunstan and All Saints, Stepney

(A Parochial Church Council registered as a charity, number: 1133322)

Statement of Financial Activities

for the year ended 31 December 2025

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	2025 Total Funds	2024 Total Funds
		£	£	£	£	£
Income from:						
Donations and legacies	3	99,895	3,996	-	103,891	124,940
Other trading activities	4	31,059	-	-	31,059	36,408
Investments	5	86	11,542	-	11,628	12,598
Endowments	6	-	-	3,718	3,718	4,141
Total income		**131,040**	**15,538**	**3,718**	**150,296**	**178,087**
Expenditure on:						
Raising funds	7	884	-	-	884	331
Charitable activities	8	132,763	20,809	-	153,572	143,703
Total expenditure		**133,647**	**20,809**	**-**	**154,456**	**144,034**
Net gains/(losses) on investments	11	-	(2,562)	-	(2,562)	1,366
Net income/(expenditure) and movement in funds		**(2,607)**	**(7,833)**	**3,718**	**(6,722)**	**35,419**
Transfers between funds	20	(7,206)	7,206	-	-	-
Reconciliation of funds:						
Total funds brought forward	14	773,448	292,212	82,530	1,148,190	1,112,771
Total funds carried forward	14	**763,635**	**291,585**	**86,248**	**1,141,468**	**1,148,190**

There are no gains and losses other than those noted above and therefore no separate statement of total recognised gains and losses has been prepared.

The accompanying accounting policies and notes form an integral part of these financial statements.

Parish of St Dunstan and All Saints, Stepney

(A Parochial Church Council registered as a charity, number: 1133322)

Statement of Financial Position
as at 31 December 2025

	Notes	31 December 2025		31 December 2024	
		£	£	£	£
Fixed assets:					
Tangible assets	10		702,611		703,145
Investments	11		60,666		62,214
Total fixed assets			763,277		765,359
Current assets:					
Debtors	12	50		190	
Cash at bank and In hand	12	393,542		392,529	
Total current assets		393,592		392,719	
Creditors: amounts falling due within one year	13	15,401		9,888	
Net current assets			378,191		382,831
Total net assets			1,141,468		1,148,190
The funds of the charity:					
Endowment funds			86,248		82,530
Restricted funds	18		291,585		292,212
Unrestricted funds	14		163,635		173,448
Revaluation reserve	11		600,000		600,000
Total charity funds	14		1,141,468		1,148,190

Approved by the PCC on 28 May 2026 and signed on their behalf by:

Trevor F Critchlow

The Reverend Trevor F Critchlow PCC Chair, Trustee

The notes on pages 12 to 19 form part of these accounts.

Parish of St Dunstan and All Saints, Stepney

(A Parochial Church Council registered as a charity, number: 1133322)

Statement of Cash Flows
for the year ended 31 December 2025

	Notes	2025	2024
		£	£
Cash flows from operating activities:			
Net cash used in operating activities	**1**	(9,601)	12,382
Cash flows from investing activities:			
Dividends, interest and rents from investments		11,628	12,598
Purchase of property, plant and equipment		-	(720)
Purchase of investments		(1,014)	(963)
Net cash provided by investing activities		10,614	10,915
Change in cash and cash equivalents in the reporting period		1,013	23,297
Cash and cash equivalents at the beginning of the reporting period	**2**	392,529	369,232
Cash and cash equivalents at the end of the reporting period	**2**	**393,542**	**392,529**

Notes to Cash Flow Statement

	2025	2024
	£	£
1 Reconciliation of net income/(expenditure) to net cash flow from operating activities		
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(6,722)	35,419
Adjustments for:		
Depreciation charges	534	604
(Gains)/losses on revaluation of investments	2,562	(1,366)
Dividends, interest and rents from investments	(11,628)	(12,598)
(Increase)/decrease in debtors	140	(74)
Increase/(decrease) in creditors	5,513	(9,603)
Net cash provided by (used in) operating activities	**(9,601)**	**12,382**

	2025	2024
	£	£
2 Analysis of cash and cash equivalents		
Cash in hand	393,542	392,529
Total cash and cash equivalents	**393,542**	**392,529**

Accounting Policies
for the year ended 31 December 2025

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with:

a) Applicable UK accounting standards, including the provisions of section 1A (Small Entities) of Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

b) 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) (effective 1 January 2015) - (Charities SORP FRS 102);

c) The Charities Act 2011.

d) The Church Accounting Regulations 2006.

Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

Going concern

There are no material uncertainties about the charity's ability to continue operating and accordingly the accounts have been prepared on a going concern basis.

Income recognition

Voluntary income and donations (including legacies) are accounted for once the PCC has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for once the tax reclaim has been applied for. Grant income is recognised on a receivable basis.

The income from trading activities include rental income from the letting of church premises temporarily surplus to requirement, and is accounted for when earned. It is shown gross, with the associated costs included in fundraising costs.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Income from property held for its rental returns is included in Investments when due.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The PCC is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Expenditure included in Raising Funds includes amounts incurred in obtaining grants and other donations and property maintenance costs.

Charitable expenditure includes those costs expended in fulfilling the PCC’s principal objects, as outlined in the Report of the PCC. These include grants payable, governance costs and an apportionment of support costs.

- Grants payable are payments made to third parties in furtherance of the PCC’s objects. In the case of an unconditional grant offer this is accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the grant. Grants awards that are subject to the recipient fulfilling performance conditions are only accrued when the recipient has been notified of the grant and any remaining unfulfilled condition attaching to that grant is outside of the control of the PCC.
- Governance costs comprise all costs involving the public accountability of the PCC and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.
- Rentals under operating leases are charged as incurred over the term of the lease.

Endowment funds

Endowment funds are restricted funds which are capital in nature. Permanent endowments exist where there is no power to convert the capital into income. The funds can reduce where there are decreases in value, either by losses or depreciation, of assets represented by the funds.

Restricted Funds

Restricted funds are to be used for specified purposes as laid down by the funder. Direct and support expenditure which meets these criteria are identified to the fund together with a fair allocation of other costs.

Accounting Policies
for the year ended 31 December 2025

Unrestricted Funds
Unrestricted funds are funds received which have no restrictions placed on their use and are available as general funds.

Designated Funds
Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Tangible Fixed Assets
Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Land & buildings	- No depreciation charged
Plant & machinery	- 15% WDV

Consecrated Property and Moveable Church Furnishings
Consecrated land and benefice property such as the church building and vicarage is excluded from the accounts in accordance with s10 of the Charities Act 2011. Moveable church contents are held by the vicar and churchwardens on special trust for the PCC and require a faculty for disposal are accounted as inalienable property unless consecrated. All expenditure incurred on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is expensed within the Statement of Financial Activities.

Investments
Investments are shown in the balance sheet at closing market value. Surpluses or deficits on valuation are credited or charged to the SOFA.

Notes to the Accounts
for the year ended 31 December 2025

1 Incoming resources

The incoming resources and surplus are attributable to the principal activities of the charity.

2 Net outgoing resources

	2025	2024
Net outgoing resources are stated after charging:	£	£
Independent Examiner's fees - Independent Examination services	1,440	1,440
Depreciation - owned assets	534	604
Trustees' emoluments	-	-

Emoluments include salaries, fees, bonuses, expense allowances and estimated non-cash benefits receivable. All trustees serve in a voluntary capacity and do not receive payment for their services.

3 Income from donations and legacies

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Grants: Mercers	2,000	-	2,000	2,000
Grants: Coopers	-	500	500	1,000
Grants: Pemberton Barnes Trust	35,000	-	35,000	35,000
Grants: National Lottery Community Fund	-	-	-	17,650
Grants: L&Q Housing Trust	-	-	-	2,000
Grants: L&Q Community Grants	-	-	-	6,104
Planned giving	31,596	-	31,596	27,492
Donations	14,730	450	15,180	15,636
Gift aid tax recovered	12,116	-	12,116	-
Legacies received	-	-	-	10,000
Collections	1,541	3,046	4,587	3,825
Guides & postcards	2,038	-	2,038	3,539
Candle boxes	874	-	874	694
	99,895	3,996	103,891	124,940

4 Income from other trading activities

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Fees retained	2,797	-	2,797	6,376
Church rent	980	-	980	1,030
Other income	318	-	318	1,416
Curate's house rent	26,964	-	26,964	27,586
	31,059	-	31,059	36,408

5 Income from investments

	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
CCLA Investment income	-	11,542	11,542	12,498
Interest received	86	-	86	100
	86	11,542	11,628	12,598

6 Income from endowments

	2025 Total	2024 Total
	£	£
Dongola Hall Trust	3,718	4,141
	3,718	4,141

Notes to the Accounts
for the year ended 31 December 2025

7 Expenditure on raising funds	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Fundraising costs	884	-	884	331
	884	-	884	331

8 Expenditure on charitable activities	Unrestricted	Restricted	2025 Total	2024 Total
	£	£	£	£
Common fund	31,500	-	31,500	32,000
Staff costs	14,682	9,728	24,410	23,647
Assigned fees	1,122	-	1,122	2,438
Mission giving & donations	255	11,001	11,256	8,895
Clergy & staff expenses	841	-	841	1,250
Art exhibitions	1,078	-	1,078	538
Parish Assistant accommodation	12,633	-	12,633	15,849
Mission & evangelism	43	-	43	-
Church running costs	54,090	80	54,170	40,584
Utilities	10,604	-	10,604	11,120
Depreciation	534	-	534	604
Other expenditure	2,803	-	2,803	187
Recoverable pilgrim costs	801	-	801	1,791
Children & community	161	-	161	269
Independent examiner's fees	-	-	-	2,915
Bookkeeping	1,616	-	1,616	1,616
	132,763	20,809	153,572	143,703

9 Staff costs	2025	2024
	£	£
Staff costs (Gross wages + NI contributions + Pensions)	24,459	23,647
	24,459	23,647

No remuneration was paid to any Trustee or their associates for services as a trustee during the year ended 31 December 2025 nor to 31 December 2024.

Notes to the Accounts
for the year ended 31 December 2025

10 Tangible fixed assets	Land & buildings	Plant & machinery	Total
	£	£	£
Cost or valuation			
As at 1 January 2025	700,000	29,390	729,390
As at 31 December 2025	700,000	29,390	729,390
Depreciation			
As at 1 January 2025	-	26,245	26,245
Charge for the year	-	534	534
As at 31 December 2025	-	26,779	26,779
Net book value			
As at 31 December 2025	700,000	2,611	702,611
As at 31 December 2024	700,000	3,145	703,145

The Land & Buildings refers to a two bedroomed terraced house on Arbour Square which houses the assistant curate. It was purchased for £100,000 and is owned by St Dunstan's PCC. The property was revalued in 2014. The valuation was made by the Trustees based on the value of similar properties in the Arbour Square that had been sold in the recent past and the indicative value indicated from other online research.

11 Investments	CCLA - Mary Bastow - #3	CCLA - Mary Bastow - #2	CCLA - PCC income shares - CB3029475-001	CCLA - Relief a/c - CB3029476-001	Total
	£	£	£	£	£
Market value					
As at 1 January 2025	1,570	4,797	36,100	19,747	62,214
Additions	-	-	1,014	-	1,014
Revaluations	(75)	(230)	(1,468)	(789)	(2,562)
As at 31 December 2025	1,495	4,567	35,646	18,958	60,666

	Number of units	Unit Value £	Total £
CCLA - Relief a/c - CB3029476-001	**854.00**	**22.1983**	**18,957**
CCLA - PCC income shares - CB3029475-001	**1,605.82**	**22.1983**	**35,647**
CCLA - Mary Bastow - #2	**236.30**	**19.3219**	**4,567**
CCLA - Mary Bastow - #3	**77.33**	**19.3219**	**1,495**
Total market value at year end			**60,666**

12 Debtors: amounts falling due within one year	2025	2024
	£	£
Operating debtors	-	140
Other debtors	50	50
	50	190

13 Creditors: amounts falling due within one year	2025	2024
	£	£
Operating creditors	8,492	2,342
Credit card	246	564
Accruals	6,663	6,982
	15,401	9,888

Notes to the Accounts
for the year ended 31 December 2025

14 The funds of the charity: current period

	Opening balance	Resources arising	Resources utilised	Other movements	Closing balance
	£	£	£	£	£
Restricted funds					
Endowment funds	82,530	3,718	-	-	86,248
Restricted income funds	292,212	15,538	(20,809)	4,644	291,585
Total restricted funds	374,742	19,256	(20,809)	4,644	377,833
Unrestricted funds					
Designated funds	102,425	-	(534)	-	101,891
General funds	71,023	131,040	(133,113)	(7,206)	61,744
Revaluation reserve	600,000	-	-	-	600,000
Total unrestricted funds	773,448	131,040	(133,647)	(7,206)	763,635
	1,148,190	150,296	(154,456)	(2,562)	1,141,468

15 The funds of the charity: prior period

	Opening balance	Resources arising	Resources utilised	Other movements	Closing balance
	£	£	£	£	£
Restricted funds					
Endowment funds	78,389	4,141	-	-	82,530
Restricted income funds	268,940	40,000	(18,094)	1,366	292,212
Total restricted funds	347,329	44,141	(18,094)	1,366	374,742
Unrestricted funds					
Designated funds	103,029	-	(604)	-	102,425
General funds	62,413	133,947	(125,337)	-	71,023
Revaluation reserve	600,000	-	-	-	600,000
Total unrestricted funds	765,442	133,947	(125,941)	-	773,448
	1,112,771	178,088	(144,035)	1,366	1,148,190

Endowment funds	The endowment funds are administered in a CBF Church of England Deposit Fund account. The fund is made up of permanent endowment capital of £13,000, with the balance being accumulated expendable income. At present, income generated by the fund is being retained in the fund. In 2015 £30,000 was transferred to the PCC account and used to pay for major building works. Initially treated as a loan it has now been reflected in the endowment fund as a utilisation of expendable endowment.

16 Designated funds: current period

	Opening balance	Resources arising	Resources utilised	Transfers & adjustments	Closing balance
	£	£	£	£	£
Fixed asset funds	102,425	-	534	-	101,891
	102,425	-	534	-	101,891

17 Designated funds: prior period

	Opening balance	Resources arising	Resources utilised	Transfers & adjustments	Closing balance
	£	£	£	£	£
Fixed asset funds	103,029	-	604	-	102,425
	103,029	-	604	-	102,425

Fixed asset funds	This fund represents the amount of charity funds locked up in freehold land and buildings and other fixed assets which are needed for operational purposes. The funds are carried at the net book value of the fixed assets at the balance sheet date, after deducting any outstanding loans, endowment funds or restricted funds used to finance their acquisition.

Notes to the Accounts
for the year ended 31 December 2025

18 Restricted funds: current period	Opening balance	Incoming resources	Resources expended	Transfers & adjustments	Closing balance
	£	£	£	£	£
St Augustine Mission House Trust	48,424	-	-	-	48,424
Investments - CCLA shares	56,765	-	-	-	56,765
Food Bank	9,527	3,996	20,729	7,206	-
London Diocese Lent Appeal	237	-	-	-	237
Mary Bastow Charity	7,798	178	345	-	7,631
St Matthew Hall Trust	70,167	-	-	-	70,167
Preservation Trust	56,655	8,156	-	-	64,811
Restoration & Development fund	24,078	-	-	-	24,078
Rector Drewett Bequest	8,703	395	-	-	9,098
Relief Fund	9,855	2,812	2,297	-	10,370
	292,212	15,538	23,371	7,206	291,585

19 Restricted funds: prior period	Opening balance	Incoming resources	Resources expended	Transfers & adjustments	Closing balance
	£	£	£	£	£
Investments - CCLA shares	56,765	-	-	-	56,765
Food Bank	-	27,501	17,974	-	9,527
London Diocese Lent Appeal	237	-	-	-	237
Mary Bastow Charity	7,544	173	60	141	7,798
St Matthew Hall Trust	70,167	-	-	-	70,167
Preservation Trust	47,571	9,084	-	-	56,655
Restoration & Development fund	24,078	-	-	-	24,078
Rector Drewett Bequest	8,263	440	-	-	8,703
Relief Fund	5,889	2,801	60	1,225	9,855
	220,516	40,000	18,094	1,366	243,788

Restricted funds (continued)

Projects financed by restricted funds are supported by unrestricted funding where necessary. This occurs where the funding is in arrears or the incidence of expenditure on the project occurs disproportionately at the beginning of the project compared to the income flows. Where restricted projects end the year with a deficit, this is met by after year-end restricted income or transfers from unrestricted funds.

St Augustine Mission House	Funds for general ecclesiastical purposes.
Investments - CCLA shares	These are CCLA shares made up from 5 different former accounts and charity investments.
Food Bank	Funds to support the Food Bank.
London Diocese Lent Appeal	Special collection during Lent for charities designated by the Diocese of London.
Mary Bastow Charity	Funds for supporting assistant clergy at St Dunstan.
St Matthew Hall Trust	Funds for maintenance of buildings and general religious purposes.
Preservation Trust	Funds for preservation of St Dunstan and All Saints Church Stepney.
Restoration & Development fund	General Fund for developing new areas of mission, ministry and outreach.
Rector Drewett Bequest	At the Rector's discretion for rest and convalescence of women of the Parish of St Dunstan and All Saints Stepney.
Relief Fund	At the Rector's discretion for the relief of poverty and suffering and promotion of the Christian Faith in the Parish of St Dunstan and all Saints, Stepney.

20 Transfers between funds: current period	General funds	Designated funds	Restricted funds	Endowment funds	Total
General to restricted	(7,206)		7,206	-	-
Designated to general	534	(534)	-	-	-
	(6,672)	(534)	7,206	-	-

Notes to the Accounts
for the year ended 31 December 2025

21 Transfers between funds: prior period

	General funds	Designated funds	Restricted funds	Endowment funds	Total
Designated to general	604	(604)	-	-	-
	604	(604)	-	-	-

22 Net assets attributable to funds: current period

	Revaluation reserve	General funds	Designated funds	Restricted funds	Endowment funds	Total
	£	£	£	£	£	£
Tangible fixed assets	600,000	(3,001)	101,891	60,666	3,721	763,277
Current assets	-	80,146	-	230,919	82,527	393,592
Current liabilities	-	(15,401)	-	-	-	(15,401)
Net assets represented by funds	600,000	61,744	101,891	291,585	86,248	1,141,468

23 Net assets attributable to funds: prior period

	Revaluation reserve	General funds	Designated funds	Restricted funds	Endowment funds	Total
	£	£	£	£	£	£
Tangible fixed assets	600,000	(3,421)	102,425	62,214	4,141	765,359
Current assets	-	84,332	-	229,998	78,389	392,719
Current liabilities	-	(9,888)	-	-	-	(9,888)
Net assets represented by funds	600,000	71,023	102,425	292,212	82,530	1,148,190

24 Taxation

The PCC is a registered charity. Accordingly, it is exempt from taxation in respect of income and capital gains to the extent that these are applied to its charitable objects.

25 Post balance sheet events

There were no significant post balance sheet events.

26 Contingent liabilities

The charity had no material contingent liabilities at 31 December 2025 nor at 31 December 2024.

27 Related parties

During the year the members of the PCC and their related parties made aggregate donations of £17,214 (2024: £3,556).

28 Gifts in kind and volunteers

During the year the charity benefited from unpaid work performed by volunteers.

CERTIFICATE *of* SIGNATURE

REF. NUMBER
P5RH9-UUBKH-XSYSJ-HR3SQ

DOCUMENT COMPLETED BY ALL PARTIES ON
29 MAY 2026 15:46:45 UTC

SIGNER	TIMESTAMP	SIGNATURE
TREVOR CRITCHLOW EMAIL RECTOR@STDUNSTANSTEPNEY.COM SHARED VIA LINK	SENT 28 MAY 2026 15:32:39 VIEWED 28 MAY 2026 17:24:41 SIGNED 28 MAY 2026 17:25:38	 IP ADDRESS 80.189.234.119 LOCATION EASTBOURNE, UNITED KINGDOM
TONY ARMSTRONG EMAIL TONY@ARMCO.CO.UK	SENT 28 MAY 2026 15:32:39 VIEWED 29 MAY 2026 15:46:21 SIGNED 29 MAY 2026 15:46:45	 IP ADDRESS 185.78.8.123 LOCATION TOWER HAMLETS, UNITED KINGDOM

RECIPIENT VERIFICATION

EMAIL VERIFIED
29 MAY 2026 15:46:21