ST. MARY THE VIRGIN, BEXLEY

PART OF THE BEXLEY TEAM MINISTRY

ANNUAL PAROCHIAL CHURCH MEETING
TO BE HELD ON SUNDAY 17th MAY 2026
AT 11.30am IN THE CHURCH

Annual Report
of the Parochial Church Council
for the year ended 31st December 2025

Team Rector: Vacancy
Team Vicar: Vacancy

Other Clergy of the Bexley Team Ministry

Team Vicar: Reverend Edward Barlow
Associate Priest: Reverend Sue Twynam

CLERGY SITUATION

We have been without a Team Rector since July 2022 and a Team Vicar since March 2023. Unfortunately no suitable candidates have been found for either post. In view of this the PCC's of the four Team churches have met and decided that the best way forward is to dissolve the existing team and form two new teams: St Mary's linking with St John's and St Barnabas linking with St James. Discussions are currently informal. Formal proceedings are complicated and likely to prove lengthy.

WORSHIP

During these challenging times we have been grateful to the many visiting clergy who have helped us, by presiding at Holy Communion, to largely maintain our existing pattern of 10am Sunday services. We have on a few occasions enjoyed visiting the other three churches in the team and they have also come to St Mary's. The Rev Canon Neil Bunker officiated at the Wednesday 10am Communion services, which alternate with St John's, until the end of December. Subsequently Fr Edward Barlow has officiated.

The service for the Team on Ash Wednesday evening was held at St Mary's, as were the Maundy Thursday service and the Solemn Liturgy on Good Friday.

Andrew Hill, now a Licensed Lay Minister, has played a key role in leading our regular Service of the Word, normally once a month, and in supporting visiting clergy. Andrew now also has a role across the diocese in ministering to the Gypsy, Roma and Traveller communities.

OLD BEXLEY C OF E PRIMARY SCHOOL

Andrew Hill and clergy from the deanery take assemblies at the school fortnightly. Pupils from years 4,5 and 6 attend St Mary's for Christmas and Easter services. Year 6 pupils attend for a Leavers service in July.

PASTORAL CARE

As always, much pastoral care is carried out by an informal network of church members who look out for each other. Visitors and new members are always made welcome. House communion has been taken to the housebound by The Rev Canon Neil Bunker and Fr Edward Barlow.

We are members of Inclusive Church, whose full statement is posted on our notice board, and are members of the Gypsy, Roma & Traveller Friendly Churches network.

CHARITABLE GIVING

We collect items for Bexley Food Bank and support it by Harvest Festival offerings. We are inviting certain charities to visit us and/or provide publicity material for use at specific times when we target them for congregational donations.

PARISH MAGAZINE

The magazine LINK is produced monthly and distribution continues.

ECUMENICAL RELATIONSHIPS
St Mary's is a member of Churches Together in Old Bexley. A joint Lent course was held at Bexley URC and Baldwyns Park Baptist Church.

ADMINISTRATIVE INFORMATION
The church of St Mary the Virgin is situated at the junction of Bexley High Street and Manor Road. There has been a church on this site since at least the eleventh century. It is part of the Diocese of Rochester within the Church of England. St Mary's, St John's Bexley, St Barnabas Joydens Wood and St James North Cray together form the Bexley Team Ministry under the Team Rector.

Members of the Parochial Church Council (PCC) are elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

Following the APCM of 18 May 2025 the PCC Members were:

Maureen Denman - Churchwarden (Chair)	Janet Bird
Chris Kirk - Deanery Synod	Chris Pryke
John Bowerman (Secretary)	Marion Smith
Chris Lee (Treasurer)	Melanie Simpson

At the PCC Meeting of 1 July Peter Cartwright was co-opted as a member.

Scheduled meetings have been held every two months. A special meeting was held on June 17. Average attendance 78%. Other single issues have been dealt with by email.

Sub Committees are:

Standing Committee
Reordering Committee
Hall Management Committee

AIMS AND PURPOSES
The primary objective of the PCC is the promotion of the gospel of our Lord Jesus Christ according top the doctrines and practices of the Church of England.
The PCC has the responsibility of cooperating with Team clergy in promoting in the parish the whole mission of the church: pastoral, evangelistic, social and ecumenical.
The PCC seeks to enable St Mary's to work collaboratively within the Bexley Team Ministry.

CHURCHYARD
A survey of the trees in the churchyard and cemetery was carried out in July and August by Paul Hegley of Lushland Limited. Following this the PCC decided that the most urgent work should be carried out, namely the felling of the remaining parts of a partly fallen Holme Oak and the felling of a dangerous Blue Atlas Cedar, both in the cemetery.

As there were bat boxes on these trees, in compliance with legislation, a bat survey was carried out by Katia Bresso of KB Ecology. Following the ecologist's involvement the felling was carried out

In the week of 27 October. An additional small, dead Sycamore in the churchyard was felled at no extra cost.

Our lengthy dispute with Bexley Council regarding responsibility for the maintenance of trees in the churchyard and cemetery has been settled without taking legal action. Our solicitor, working pro bono, has been tremendously helpful in achieving this. Under the terms of the agreement a fresh Local Government Act 1972 Section 215 notice has been served on the Council under which, from May 11, their maintenance obligations will include trees as well as boundaries and grass, which they have continued to mow regularly.
John Bowerman / Maureen Denman

CHOIR AND ORGAN
The choir has continued with 2 weekly choir practices, with the option to practice every week when there is a need, e.g. in the lead-up to Christmas. Our Christmas Carol service had the added addition of Sheila and Clive joining us. It was a real pleasure to have their voices adding to the carols. Last year I mentioned at the end of the report that we had a potential new member joining the choir. I am pleased to say that Gemma has now been singing with us for a year, and helps to support us with the alto line. This really is much appreciated.

The choir is still looking for new members, young children between the ages of 7 and 12 would be most welcome so that a junior choir could be re-started. Adults of any age would be most welcome. Adults practice between 7.00 and 7.30 pm on alternate Fridays during term time. All participants have the opportunity to learn basic music and singing skills.
Chris Thomas, Musical Director

SAFEGUARDING and DISCLOSURE & BARRING SERVICE (DBS)
Church of England Safeguarding has continued to be in the news as the General Synod debates how to strengthen the process.

Earlier this year, the General Synod voted to approve a new strategy "to rebuild trust and deliver professional, independent safeguarding across the Church of England". This will create a new national safeguarding charity which will operate independently of Church hierarchy governed by an independent board.

A detailed design phase has begun with extensive stakeholder consultation scheduled for Spring 2026 with operational changes introduced as early as the end of this year. Clearly, at the time of writing, it is too early to say what these changes will be or how they might affect our current policies and delivery of Safeguarding for St. Mary's.

As previously reported, the current “Safeguarding Policy and Practice Guidance” approved by the House of Bishops must be followed by all Church Bodies and Church officers. St. Mary’s is fully compliant is this respect.

In late 2025 we again had a “Safeguarding Sunday” with the 10am service dedicated to Safeguarding. The aim of these annual services is to remind, inform and update. Contact details are displayed in the church porch.

DBS checks have replaced CRB (Criminal Records Bureau) checks and most of us working in both paid and volunteer roles are required to provide basic information (such as address history, passport and driving licence details) to the Home Office. I have continued to undertake this checking role for St Mary's and to support the other churches in the Team Ministry if needed.
Chris Pryke (Parish Safeguarding Officer)

DEANERY SYNOD

The Revd Ian Smith (Vicar of St. James the Great Church, Blendon), remains in office as the Area Dean. Over the year there have been three Deanery Synod meetings which covered the areas outlined below.

At the meeting held at The Bothy, St. James Church, North Cray on 11th June 2025, the main agenda item was about marking the contribution of lay ministry in the deanery. The Area Dean stated that members of the clergy are incredibly grateful for the work of lay ministry. He also said it is important to acknowledge that, alongside licensed lay ministers, readers, pastoral assistants, etc., there is a wide-ranging group of helpers.

The meeting held at Holy Redeemer Church, Lamorbey on 18th November 2025 included, as the main agenda item, a presentation by Greg Barry, the Diocesan Safeguarding Officer and Head of Safeguarding. The presentation covered aspects such as the requirement for the bishop to follow professional advice, the four main areas of concern, and the view that safeguarding should be handled by an independent body rather than by the church. Greg was of the view that Churchwardens should be given more support in their safeguarding roles.

The meeting at St. James Church, Blendon on 5th February 2026 included, as the main agenda item, a presentation by Diana Pattison about the Anna Chaplaincy. The Anna Chaplaincy is a way of supporting older people emotionally and spiritually, and the network of Anna Chaplains offers such support, in later life, in a wide range of contexts. The Anna Chaplaincy falls within the BRF Ministries, which also includes Messy Church and Parenting for Faith. Chaplains are community based and often work within care homes and private residencies. More information on the work of the Anna Chaplaincy can be found on their website:
https://www.annachaplaincy.org.uk
Chris Kirk (Deanery Synod Rep)

REORDERING COMMITTEE

I reported last year that things were getting critical regarding the funding situation, in particular as regards the validities of the grants held. Since then, I have managed to extend all the grant validities to September 2026, and we recently received a grant from the National Churches Trust for £10,000. This brings the total value of the grants held to £60,250. Although this is very good news, because of the problems outlined below we still have a funding shortfall of between £31,000 and £50,000 depending on the situation with VAT.

At this time last year, we had two options for the foul waste removal, either to connect to the sewer at the Manor House or install a cesspool tank in the churchyard. Unfortunately, discussions with the Manor House did not progress very far and so the only cost-effective option left was to install a cesspool tank. This invoked planning permission and archaeological investigation in order for

the tank to be installed. We received planning permission on 3rd October 2025 (valid for 3 years) and, in accordance with an archaeological Written Scheme of Investigation (WSI), some trial trench work was carried out in the churchyard between the 9th and 18th of February 2026. This work has uncovered two things that will increase the cost of the project; a number of complete skeletons, for which we await guidance from the diocese on how these are to be re-located, and part of the church's soak-away system, that will also need to be moved.

The other substantial change that has severely affected our cost is the government's removal of the Listed Places of Worship Grant Scheme, which actually closed this March. This scheme would have enabled us to recover all the VAT payable on the project. Although it is possible that we could still reduce the VAT payment because we are a registered charity and much of the installation has a disabled content, this depends on the agreement of the two main contractors who would be taking a risk that, should the VAT department check this in the future, they have interpreted the rules correctly. Based on my latest cost estimate, if both contractors agree to the zero-rate VAT then the shortfall we have is £31,000, however, if neither agree then we are left with a shortfall of £50,000.

I have written to all the grant providers asking them if there is any opportunity for increasing their grants, but their responses so far are not very promising. However, a new opportunity for funding has just arisen and I am looking into this in the hope that it will eliminate our funding shortfall problem.

Once again, I would like to thank both the Reordering Committee and the PCC for their help and support in continuing to drive the reordering project forward. I must also mention the help of our architect, Simon Ablett, who has been a steady sounding board for the developments through the year. I am hopeful that building work will at last start as we move through this year.
Chris Kirk (Reordering Committee Chairman)

THE FRIENDS OF ST MARY'S

The Friends has had a quiet year but we have still held two fundraising events to raise money for the upkeep of the church fabric. Peter Cartwright kindly offered to run a Quiz Night, held in September, with ten tables competing. It was a fun evening and stretched our minds to find the answers. Then at the end of November we held a Coffee Morning in church which was not as well supported as last year. It may be that we will not be able to continue to hold such an event in future in view of the effort involved in putting it all into place. However these two events raised over £500.
This year we paid for the decorating of the doors and exposed timber of both the church porches. We also agreed to convert the promised loan of £8500 to the reordering fund into a gift. We still need to continue fund raising and plan to hold at least one concert in church in 2026.
Thanks to the committee and all who support the work of the Friends.
Sheila Thompson

FINANCIAL REVIEW

The total amount received from all collections during 2025 has continued to fall resulting in a year end total of £13,556 a reduction of £1,250 against the previous year.

The church benefitted from various generous donations which, in total, amounted to just over £4,500. Legacies were also received amounting to a total of £6,500.

Claims in respect of Gift Aid amounting to £4,053 were credited to the General fund. This, together with a transfer of £5,000 from the Hall, resulted in a year end surplus of £2,055. This figure is £2,750 lower than at the end of 2024 as expenditure continues to exceed income.

Designated funds expenditure exceeded income by £6,500. Pest control and tree care being exceptional additional expenditure.

Restricted funds expenditure exceeded income by £5,900. However, this was due to costs with regard to the Re-ordering project, drainage repairs to the hall and costs against the sequestration fund.

The value of investments decreased by £1,126. Fund totals at the end of 2025 amounted to £525,006 a reduction of £25,231 when compared to 2024
Christine Lee

RESERVES POLICY
It is PCC policy to maintain a balance on Unrestricted funds (where possible), which equates to approximately three months unrestricted payments, to cover emergency situations which may arise from time to time. This would be approximately £9,000 and although the balance of our Unrestricted fund does not cover this, the total held in Designated funds does amount to £71,500 and, if necessary, the PCC can re-direct these funds should the need arise.
Christine Lee

This will be the final financial report from Chris Lee who has moved house and therefore resigned her role as Treasurer which she has held for 22 years. We are immensely grateful for all that she has done.

FABRIC REPORT
E-Bound AVX serviced the Church roof alarm, cleaned the sensors and fitted two new batteries.
Southern Lightning Engineers conducted their annual inspection and issued a new test certificate.

The oil in the organ blower has been changed; thanks to Ben Bagwell for doing this.
The church sound system has not been serviced for a number of years. I would suggest that it is serviced and that the placing of the speakers is reviewed.

The log book and Inventory are available for inspection.

I would like to express my thanks to John Bowerman and also Keith Stibbards for their help around the church and churchyard, and to thank all those church members who have helped me over the last 20 years or so.
Mike Denman

In June Swiftcure checked the timber in the spire and found no signs of active woodworm.
Thanks to Ben Bagwell for attaching paper to a number of beams to enable future monitoring.
The doors and exposed timber of both porches have been treated with protective stain.

The main lychgate has been treated with bees wax and turpentine.
All gutters and gulleys have been cleared.
UK Deep Clean have deep cleaned the ringing chamber which has been de-cluttered.
North Kent Heating have conducted the annual boiler service.
Fire Protection Services have inspected equipment and issued a certificate.
John Bowerman

ELECTORAL ROLL REPORT

On 18 May 2025 the roll contained 39 names. After the annual revision there are now 42 names.
Janet Bird (Electoral Roll Officer)

HALL MANAGEMENT REPORT

The Hall is almost fully booked on weekdays by regular hirers, and most Saturday afternoons for children's parties. The Playgroup, whose attendance has dropped, have extended their hours three days a week in the hope of increasing the number of children attending. Two of our long-term hirers may have to close due to lack of support at the end of the year, but I don't see this as a problem as we continue to have enquiries from groups needing venues on a regular basis. One of the local halls is closed for a year due to refurbishment and we have acquired one or two year lets from that.

This has been an expensive year as we have had to repair a badly leaking roof in two places, replace guttering and fell the Scots Pine by the main gate, which was pushing over the retaining wall and was in poor condition. A large section of damaged fencing bordering the footpath has been replaced. Part of a wall in the main hall had to be repainted due to flaking paint.
Marion Smith

Parish Church of St. Mary the Virgin, Bexley

Annual Report and Financial Statements of the Parochial Church Council For the year ended 31st December 2025

Incumbent:
Vacancy

Team Vicar:
Vacancy

Bank:
Royal Bank of Scotland, PLC.
Drummond House
1 Redheughs Avenue
Edinburgh EH12 9JN

Independent Examiner:
Paul Tyrrell
103 Valley Drive
Gravesend
Kent DA12 5RU

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds (£)	Designated Funds (£)	Restricted Funds (£)	Endowment Funds (£)	**TOTAL FUNDS 2025 (£)**	TOTAL FUNDS 2024 (£)
Incoming Resources							
Voluntary income	2a	20,805	7,814	1,010		**29,629**	78,725
Activities for generating funds	2b	311	0	0		**311**	530
Income from investments	2c	958	1,076	2,800	141	**4,975**	4,210
Church activities	2d	1,340	21,468	0		**22,808**	26,248
Total Incoming Resources		23,414	30,358	3,810	141	**57,723**	109,913
Resources expended							
Church activities	3a	35,098	36,863	9,726	141	81,828	65,920
Raising funds	3b						0
Total Resources Expended		35,098	36,863	9,726	141	**81,828**	65,920
Net incoming/outgoing resources		(11,684)	(6,505)	(5,916)	0	(24,105)	43,993
Other recognised gains/losses		0					
Transfers between funds		9,859	(9,859)			0	
Gains/losses on revaluation of fixed assets	5	0					
Gains/losses on investment assets	6	(923)			(203)	(1,126)	629
Net movement in Funds		(2,748)	(16,364)	(5,916)	(203)	**(25,231)**	44,622
Total funds b/ forward at 1 Jan 2025		4,803	462,840	77,507	5,087	550,237	505,615
Total funds c/fwd at 31 Dec 2025		**2,055**	**446,476**	**71,591**	**4,884**	**525,006**	550,237

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds (£)	Designated Funds (£)	Restricted Funds (£)	Endowment Funds (£)	**TOTAL FUNDS 2024 (£)**	TOTAL FUNDS 2023 (£)
Incoming Resources							
Voluntary income	2a	19,464	37,763	21,698		78,725	36,062
Activities for generating funds	2b	402	0	128		530	1,516
Income from investments	2c	781	1,248	2,043	138	4,210	3,996
Church activities	2d	2,096	22,244	1,908		26,248	22,611
Total Incoming Resources		22,743	61,255	25,777	138	**109,913**	**64,185**
Resources expended							
Church activities	3a	29,593	21,494	14,695	138	65,920	55,446
Raising funds	3b	0	0	0	0	0	0
Total Resources Expended		29,593	21,494	14,695	138	**65,920**	**55,446**
Net incoming/outgoing resources		(6,850)	39,761	11,082	0	43,993	8,739
Other recognised gains/losses		0					0
Transfers between funds		4,862	(4,862)				0
Gains/losses on revaluation of fixed assets	5	0					0
Gains/losses on investment assets	6	516			113	629	2,368
Net movement in Funds		{1,472}	34,899	11,082	113	**44,622**	**11,107**
Total funds b/ forward at 1 Jan 2024		6,275	427,941	66,425	4,974	505,615	494,508
Total funds c/fwd at 31 Dec 2024		**4,803**	**462,840**	**77,507**	**5,087**	**550,237**	**505,615**

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BEXLEY
BALANCE SHEET AT 31 DECEMBER 2025

	Notes		2025		2024
Fixed Assets			£		£
Tangible fixed assets	5		375,000		375,000
Investments	6		27,038		28,163
Total Fixed Assets			402,038		403,163
Current Assets					
Stock					
Debtors and prepayments		3,703		5,538	
Short-term deposits		103,034		96,347	
Cash at bank and in hand		17,636		46,314	
		124,373		148,199	
Liabilities					
Creditors:amounts falling due within one year		(1,405)		(1,125)	
Net current assets					
Total assets less current liabilities			122,968		147,074
Creditors falling due after one year					
Net Assets			525,006		550,237
Funds					
Endowment funds	10	4,884		5,087	
Restricted funds	10	71,591		77,507	
Designated funds	10	446,476		462,840	
Unrestricted funds	10	2,055		4,803	
		525,006		550,237	

Approved by the Parochial Church Council on 03/05/26 **and signed on it's behalf by**
Mrs. Maureen Denman (Churchwarden/chair of PCC) MDenman

The accompanying notes form part of these financial statements

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BEXLEY

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting policies

a Accounting convention

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and SORP 2015.

The financial statements have been prepared under the historical cost convention as modified by the inclusion of Investments at market value and the revaluation of fixed assets. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

b Funds accounting

Funds held by the PCC are:

Unrestricted funds – general funds which can be used for PCC ordinary purposes.

Designated funds – monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

Restricted funds – a) income from trusts or endowments which may be expended only on those restricted objects Provided in the terms of the trust or bequest; b) donations or grants 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 is carried forward as a balance on that fund.

Endowment funds – funds the capital of which must be maintained; only income arising from the investment of the endowment may be used, either as restricted or unrestricted funds, depending on the purpose set out in the terms of the original endowment.

c Incoming resources

All incoming resources are accounted for gross.

Voluntary income

Collections are recognised when received.
Planned giving receivable is recognised only when received.
Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
Grants and legacies are recognised when the PCC is legally entitled to the amount due.

Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

All other income

All other income is recognised when it is receivable.

Gains and losses on investments

Realised gains are recognised when the investments are sold.
Unrealised gains and losses are accounted for on revaluation on 31 December.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

d Resources used

Resources expended are accounted for on an accruals basis and are accounted for gross.

Grants

Grants and donations are accounted for when paid over, or when awarded where the award creates a binding Obligation to the PCC.

Church activities

The diocesan parish contribution is accounted for when paid. Any parish contribution unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

e Fixed Assets

Tangible fixed assets

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2) of the Charities Act 2011.

Movable church furnishing held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected.

All expenditure on consecrated or beneficed buildings and individual items costing under £1000 are written off in the year they were incurred.

Depreciation

Depreciation is calculated to write down the cost of tangible fixed assets, excluding freehold properties, over Their expected useful lives. The rates generally applicable are:

Fixtures and fittings	25% straight line
Computer equipment	30% straight line

No depreciation is provided on freehold property as it is the PCC's policy to maintain these assets in a continual state of sound repair. The useful economic life of these assets is so long and residual values so high that any depreciation would not be material. These assets will be subjected to annual impairment reviews. Provision will be made if there has been any permanent diminution in value.

Investments

Investments are stated at market value at the balance sheet date.

f Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds, or at the bank.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

2	**Incoming resources**	Unrestricted Funds (£)	Designated Funds (£)	Restricted Funds (£)	Endowment Funds (£)	**TOTAL FUNDS 2025 (£)**	**TOTAL FUNDS 2024 (£)**
a	*Voluntary income*						
	Planned Giving	10,362				10,362	12,954
	Collections at all services	2,754				2,754	1,705
	Gift Aid envelopes	440				440	147
	Sundry donations and appeals	3,196	1,270	990		5,456	11,178
	Income tax recoverable	4,053		20		4,073	5,378
	Grants	0				0	10,000
	Legacies		6,544			6,544	37,563
	Insurance claims	0				0	
		20,805	7,814	1,010		**29,629**	**78,725**
b	*Activities for generating funds*						
	Fetes,bazaars and other fund-raising events	311				311	529
		311	0			**311**	**530**
c	*Investment income*						
	Dividends and interest	958	1,076	2,800	141	4,975	4,210
		958	1,076	2,800	141	**4,975**	**4,210**
d	*Income from church activities*						
	Church hall lettings etc.		21,468			21,468	22,304
	Fees from weddings etc.	1,118				1,118	3,663
	Parish magazine/bookstall	162				162	281
	Other parish income	60				60	
		1,340	21,468	0		**22,808**	**26,248**
	Total incoming resources	**23,414**	**30,358**	**3,810**	**141**	**57,723**	**109,913**

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

Resources expended

		Unrestricted Funds (£)	Designated Funds (£)	Restricted Funds (£)	Endowment Funds (£)	**TOTAL FUNDS 2025 (£)**	TOTAL FUNDS 2024 (£)
3a	**Church activities**						
	Missionary and charitable giving						
	Overseas						
	Home	20				20	20
		20				20	20
	Ministry costs:						
	Rochester Diocese	7,560				7,560	9,406
	Other clergy costs			2,259		2,259	871
	Church running expenses	21,929			141	22,070	25,025
	Church maintenance		4,872			4,872	
	Extra quinquennial work						
	Upkeep of services	5,151		126		5,277	4,836
	Upkeep of churchyard		13,740			13,740	66
	Parish magazine/bookstall						0
	Sunday school costs (Messy church)						0
	Church hall running costs		17,879	5,792		23,671	21,312
	Extension expenses			1,549		1,549	4,114
	Administration	360				360	270
	Depreciation						
	Other costs	74				74	
		35,094	**36,491**	**9,726**	**141**	**81,452**	65,920
3b	**Raising funds**						
	Online Giving	4	372			376	
	Stewardship costs						
	Costs of appeals						
		4	**372**	**0**	**0**	**376**	0
	Total Resources expended	**35,098**	**36,863**	**9,726**	**141**	**81,828**	65,920

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BEXLEY
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

4 Staff costs

a *wages and salaries*

During the year the PCC employed a music director, a caretaker and cleaners, all part time, but no payment was large enough To attract social security costs.

b *Payments to PCC members*

Mrs. M. Smith, who is a member of the PCC, was paid £1,692 during the year for cleaning the church and Hall Administration. There were no other disclosable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties

Donations to the PCC made by PCC members and related parties amounted to £5,600

5 Tangible fixed assets

	Freehold land and buildings	Church equipment	Total
Cost or valuation	£	£	£
At 1 January 2024	375,000		375,000
Additions			
Disposals			
Revaluation			
At 31 December 20245	**375,000**	**0**	375,000
Depreciation			
At 1 January 2025			
Provided in the year			
Disposal			
At 31 December 2025			
Net Book Amounts			
At 31 December 2025	**375,000**	**0**	**375,000**

The Freehold land and buildings comprise the church hall.
For accounting purposes the Insurance value of the property is used.

6 Investments

Market value 1 January 2024	**28,164**
Disposals at carrying value	
Purchases at cost	
Net gains and revaluation	**(1,126)**
Market value 31 December 2025	**27,038**

General Fund
998 shares CBF Investment fund
Market value 31 December 2025 £22,154

Chancel Endowment Fund
220 Shares CBF Investment fund
Market value 31 December 2025 £4,884

7 Analysis of Net Assets by Fund

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	**Total Funds 2025**	Total Funds 2024
	£	£	£	£	**£**	£
Fixed assets for church use	0	375,000	0	0	**375,000**	375,000
Investment fixed assets	22,154	0	0	4,884	**27,038**	28,163
Current assets	(19,707)	72,489	71,591	0	**124,373**	148,199
Current liabilities	(392)	(1,013)	0	0	**(1,405)**	(1,125)
Long term liabilities	0					
	2,055	**446,476**	**71,951**	**4,884**	**525,006**	550,237

8 Debtors	**2025**	2024
	£	£
Income tax recoverable	2,221	3,420
Prepayments and accrued income	1,482	2,118
Other debtors		
	3,703	**5,538**

9 Creditors:		**2024**
amounts falling due within one year		**£**
Deferred income		0
Accruals for utilities and other costs	1,405	1,125
Other creditors		
	1,405	**1,125**

	2025	**2024**
Creditors: amounts falling due	**£**	**£**
after more than one year	**0**	**0**

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

10 Statement of Funds

	Bal b/fwd 01-Jan-25 £	Income £	Expenditure £	Transfers, other gains and losses £	**Bal c/fwd 31-Dec-25 £**
Unrestricted Fund					
General fund	4,803	23,414	(35,098)	8,936	2,055
	4,803	**23,414**	**(35,098)**	**8,936**	**2,055**
Designated Funds					
Church repair fund	**17,379**	502	0	141	**18,022**
Churchyard fund	**0**	0	0		**0**
Donations in Memorium	**2,254**	1,270	(372}		**3,152**
Hall general fund	**380,585**	21,468	(17,879)	4,500	**388,674**
Hall reserve fund	**9,234**	418	0		**9,652**
Hall repair fund	**9,711**	155		(4,500}	**5,366**
Legacies fund	**43,677**	6,545	(18,612}	(10,000)	**21,610**
	462,840	**30,358**	**(36,863)**	**(9,859)**	**446,476**
Restricted Funds					
Bells fund	**4,935**	130	0		**5,065**
Choir	**753**	32			**785**
Extension fund	**56,433**	2,446	(1,549)		**57,330**
Flowers fund	**406**	0	(126)		**280**
GRT	**0**	100	0		**100**
Hall Capital fund	**5,661**	131	(5,792)		**0**
Organ fund	**5,315**	240			**5,555**
Refurbishment fund	**466**	25			**491**
Sequestration fund	**1,485**	706	(2,259)		**(68)**
Special fund	**1,827**	0			**1,827**
Work with Children fund	**226**	0			**226**
	77,507	**3,810**	**(9,726)**	**0**	**71,591**
Endowment Fund					
Chancel fund	**5,087**	141	(141)	(203)	**4,884**
	5,087	**141**	**(141)**	**(203)**	**4,884**
Total Funds	**550,237**	**57,723**	**(81,828)**	**(1,126)**	**525,006**

The Treasurer has the discretion to transfer monies from the designated funds into the General fund. At such times the transfer will be reported to the PCC at their next meeting.

Church Repair Fund	A Designated fund to finance major repairs to the church fabric. The money is deposited in the Diocesan Repair Fund.
Churchyard Fund	A Designated fund to be used for the upkeep of the churchyard.
Donations in Memorium	A Designated fund to set aside unrestricted donations made in memorium. Such monies to be used for specific purposes at the discretion of the PCC.
Hall General Fund	A Designated fund for the management of the church hall.
Hall Reserve Fund	A Designated fund to receive monies set aside for future large scale maintenance and refurbishment of the hall. The initial balance consisted of the unrestricted part of the Hall Capital fund.
Hall Repair Fund	A Designated fund to be used for essential repair and maintenance work on the fabric of the hall. The money is deposited in the Diocesan Repair Fund .
Legacies Fund	A Designated fund for legacies received without any restriction as to their use. The PCC has resolved that such monies should, at the discretion of the treasurer, be primarily used for specific purposes. Legacies with restrictions as to their use are transferred to the appropriate Restricted funds.
Bells Fund	A Restricted fund for the maintenance and refurbishment of the church bells.
Choir Fund	A restricted fund for monies set aside for choir expenses.
Extension Fund	A Restricted fund for the proposed extension (re-ordering) of St. Mary's.
Flowers Fund	A Restricted fund for monies donated for church flowers.
GRT	A Restricted fund for the promotion of interfaith with the Gipsy, Roma, Travelling community
Hall Capital Fund	A Restricted fund to be used for the maintenance and refurbishment of the church hall, formed from money which was left over after the hall was originally built. This fund is now closed.
Organ Fund	A restricted fund to finance major repairs or alterations to the present organ, or to replace it.
Refurbishment Fund	A Restricted fund for the refurbishment of St. Mary's.
Sequestration Fund	A Restricted fund for use during the interregnum to record DBF fees received and ministry costs
Special Fund	A Restricted fund for monies donated specifically for short term projects which are not large enough to warrant separate funds.
Work with Children	A Restricted fund for monies donated for children's activities.

Donations to Outside Charities (including Donations from the Church General Fund)

	2025	**2024**
	£	**£**
Bexley Women's Aid	**0**	59
Bexley Food Bank	**75**	0
Embrace The Middle East	**0**	138
Friends of Rochester Cathedral	**20**	20
Poverty and Hope	**62**	0
Total	**157**	**217**

Independent Examiner's Report

Report to the Parochial Church Council (PCC) of St Mary's Church, Bexley, on the accounts for the year ended 31st December 2025.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- 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
- to state whether particular matters have come to my attention.

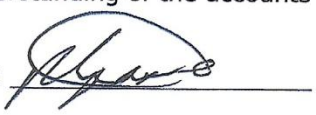
Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC 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 PCC 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 matter has come to my attention:

1) which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act;
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  Date: 28/04/2026

IE's Name: Paul Tyrrell

address: 103 Valley Drive, Gravesend, Kent, DA12 5RU

Parish Church of St. Mary the Virgin, Bexley

Annual Report and Financial Statements of the Parochial Church Council For the year ended 31st December 2025

Incumbent:
Vacancy

Team Vicar:
Vacancy

Bank:
Royal Bank of Scotland, PLC.
Drummond House
1 Redheughs Avenue
Edinburgh EH12 9JN

Independent Examiner:
Paul Tyrrell
103 Valley Drive
Gravesend
Kent DA12 5RU

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds (£)	Designated Funds (£)	Restricted Funds (£)	Endowment Funds (£)	**TOTAL FUNDS 2025 (£)**	TOTAL FUNDS 2024 (£)
Incoming Resources							
Voluntary income	2a	20,805	7,814	1,010		**29,629**	78,725
Activities for generating funds	2b	311	0	0		**311**	530
Income from investments	2c	958	1,076	2,800	141	**4,975**	4,210
Church activities	2d	1,340	21,468	0		**22,808**	26,248
Total Incoming Resources		23,414	30,358	3,810	141	**57,723**	109,913
Resources expended							
Church activities	3a	35,098	36,863	9,726	141	81,828	65,920
Raising funds	3b						0
Total Resources Expended		35,098	36,863	9,726	141	**81,828**	65,920
Net incoming/outgoing resources		(11,684)	(6,505)	(5,916)	0	(24,105)	43,993
Other recognised gains/losses		0					
Transfers between funds		9,859	(9,859)			0	
Gains/losses on revaluation of fixed assets	5	0					
Gains/losses on investment assets	6	(923)			(203)	(1,126)	629
Net movement in Funds		(2,748)	(16,364)	(5,916)	(203)	**(25,231)**	44,622
Total funds b/ forward at 1 Jan 2025		4,803	462,840	77,507	5,087	550,237	505,615
Total funds c/fwd at 31 Dec 2025		**2,055**	**446,476**	**71,591**	**4,884**	**525,006**	550,237

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds (£)	Designated Funds (£)	Restricted Funds (£)	Endowment Funds (£)	**TOTAL FUNDS 2024 (£)**	TOTAL FUNDS 2023 (£)
Incoming Resources							
Voluntary income	2a	19,464	37,763	21,698		78,725	36,062
Activities for generating funds	2b	402	0	128		530	1,516
Income from investments	2c	781	1,248	2,043	138	4,210	3,996
Church activities	2d	2,096	22,244	1,908		26,248	22,611
Total Incoming Resources		22,743	61,255	25,777	138	**109,913**	**64,185**
Resources expended							
Church activities	3a	29,593	21,494	14,695	138	65,920	55,446
Raising funds	3b	0	0	0	0	0	0
Total Resources Expended		29,593	21,494	14,695	138	**65,920**	**55,446**
Net incoming/outgoing resources		(6,850)	39,761	11,082	0	43,993	8,739
Other recognised gains/losses		0					0
Transfers between funds		4,862	(4,862)				0
Gains/losses on revaluation of fixed assets	5	0					0
Gains/losses on investment assets	6	516			113	629	2,368
Net movement in Funds		{1,472}	34,899	11,082	113	**44,622**	**11,107**
Total funds b/ forward at 1 Jan 2024		6,275	427,941	66,425	4,974	505,615	494,508
Total funds c/fwd at 31 Dec 2024		**4,803**	**462,840**	**77,507**	**5,087**	**550,237**	**505,615**

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BEXLEY
BALANCE SHEET AT 31 DECEMBER 2025

	Notes		2025		2024
Fixed Assets			£		£
Tangible fixed assets	5		375,000		375,000
Investments	6		27,038		28,163
Total Fixed Assets			402,038		403,163
Current Assets					
Stock					
Debtors and prepayments		3,703		5,538	
Short-term deposits		103,034		96,347	
Cash at bank and in hand		17,636		46,314	
		124,373		148,199	
Liabilities					
Creditors:amounts falling due within one year		(1,405)		(1,125)	
Net current assets					
Total assets less current liabilities			122,968		147,074
Creditors falling due after one year					
Net Assets			525,006		550,237
Funds					
Endowment funds	10	4,884		5,087	
Restricted funds	10	71,591		77,507	
Designated funds	10	446,476		462,840	
Unrestricted funds	10	2,055		4,803	
		525,006		550,237	

Approved by the Parochial Church Council on 03/05/26 **and signed on it's behalf by**
Mrs. Maureen Denman (Churchwarden/chair of PCC) MDenman

The accompanying notes form part of these financial statements

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BEXLEY

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting policies

a Accounting convention

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and SORP 2015.

The financial statements have been prepared under the historical cost convention as modified by the inclusion of Investments at market value and the revaluation of fixed assets. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

b Funds accounting

Funds held by the PCC are:

Unrestricted funds – general funds which can be used for PCC ordinary purposes.

Designated funds – monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

Restricted funds – a) income from trusts or endowments which may be expended only on those restricted objects Provided in the terms of the trust or bequest; b) donations or grants 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 is carried forward as a balance on that fund.

Endowment funds – funds the capital of which must be maintained; only income arising from the investment of the endowment may be used, either as restricted or unrestricted funds, depending on the purpose set out in the terms of the original endowment.

c Incoming resources

All incoming resources are accounted for gross.

Voluntary income

Collections are recognised when received.
Planned giving receivable is recognised only when received.
Income tax recoverable on Gift Aid donations is recognised when the income is recognised.
Grants and legacies are recognised when the PCC is legally entitled to the amount due.

Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

All other income

All other income is recognised when it is receivable.

Gains and losses on investments

Realised gains are recognised when the investments are sold.
Unrealised gains and losses are accounted for on revaluation on 31 December.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

d Resources used

Resources expended are accounted for on an accruals basis and are accounted for gross.

Grants

Grants and donations are accounted for when paid over, or when awarded where the award creates a binding Obligation to the PCC.

Church activities

The diocesan parish contribution is accounted for when paid. Any parish contribution unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

e Fixed Assets

Tangible fixed assets

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2) of the Charities Act 2011.

Movable church furnishing held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected.

All expenditure on consecrated or beneficed buildings and individual items costing under £1000 are written off in the year they were incurred.

Depreciation

Depreciation is calculated to write down the cost of tangible fixed assets, excluding freehold properties, over Their expected useful lives. The rates generally applicable are:

Fixtures and fittings	25% straight line
Computer equipment	30% straight line

No depreciation is provided on freehold property as it is the PCC's policy to maintain these assets in a continual state of sound repair. The useful economic life of these assets is so long and residual values so high that any depreciation would not be material. These assets will be subjected to annual impairment reviews. Provision will be made if there has been any permanent diminution in value.

Investments

Investments are stated at market value at the balance sheet date.

f Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds, or at the bank.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

2	**Incoming resources**	Unrestricted Funds (£)	Designated Funds (£)	Restricted Funds (£)	Endowment Funds (£)	**TOTAL FUNDS 2025 (£)**	**TOTAL FUNDS 2024 (£)**
a	*Voluntary income*						
	Planned Giving	10,362				10,362	12,954
	Collections at all services	2,754				2,754	1,705
	Gift Aid envelopes	440				440	147
	Sundry donations and appeals	3,196	1,270	990		5,456	11,178
	Income tax recoverable	4,053		20		4,073	5,378
	Grants	0				0	10,000
	Legacies		6,544			6,544	37,563
	Insurance claims	0				0	
		20,805	7,814	1,010		**29,629**	**78,725**
b	*Activities for generating funds*						
	Fetes,bazaars and other fund-raising events	311				311	529
		311	0			**311**	**530**
c	*Investment income*						
	Dividends and interest	958	1,076	2,800	141	4,975	4,210
		958	1,076	2,800	141	**4,975**	**4,210**
d	*Income from church activities*						
	Church hall lettings etc.		21,468			21,468	22,304
	Fees from weddings etc.	1,118				1,118	3,663
	Parish magazine/bookstall	162				162	281
	Other parish income	60				60	
		1,340	21,468	0		**22,808**	**26,248**
	Total incoming resources	**23,414**	**30,358**	**3,810**	**141**	**57,723**	**109,913**

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

Resources expended

		Unrestricted Funds (£)	Designated Funds (£)	Restricted Funds (£)	Endowment Funds (£)	**TOTAL FUNDS 2025 (£)**	TOTAL FUNDS 2024 (£)
3a	**Church activities**						
	Missionary and charitable giving						
	Overseas						
	Home	20				20	20
		20				20	20
	Ministry costs:						
	Rochester Diocese	7,560				7,560	9,406
	Other clergy costs			2,259		2,259	871
	Church running expenses	21,929			141	22,070	25,025
	Church maintenance		4,872			4,872	
	Extra quinquennial work						
	Upkeep of services	5,151		126		5,277	4,836
	Upkeep of churchyard		13,740			13,740	66
	Parish magazine/bookstall						0
	Sunday school costs (Messy church)						0
	Church hall running costs		17,879	5,792		23,671	21,312
	Extension expenses			1,549		1,549	4,114
	Administration	360				360	270
	Depreciation						
	Other costs	74				74	
		35,094	**36,491**	**9,726**	**141**	**81,452**	65,920
3b	**Raising funds**						
	Online Giving	4	372			376	
	Stewardship costs						
	Costs of appeals						
		4	**372**	**0**	**0**	**376**	0
	Total Resources expended	**35,098**	**36,863**	**9,726**	**141**	**81,828**	65,920

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, BEXLEY
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

4 Staff costs

a *wages and salaries*

During the year the PCC employed a music director, a caretaker and cleaners, all part time, but no payment was large enough To attract social security costs.

b *Payments to PCC members*

Mrs. M. Smith, who is a member of the PCC, was paid £1,692 during the year for cleaning the church and Hall Administration. There were no other disclosable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties

Donations to the PCC made by PCC members and related parties amounted to £5,600

5 Tangible fixed assets

	Freehold land and buildings	Church equipment	Total
Cost or valuation	£	£	£
At 1 January 2024	375,000		375,000
Additions			
Disposals			
Revaluation			
At 31 December 20245	**375,000**	**0**	375,000
Depreciation			
At 1 January 2025			
Provided in the year			
Disposal			
At 31 December 2025			
Net Book Amounts			
At 31 December 2025	**375,000**	**0**	**375,000**

The Freehold land and buildings comprise the church hall.
For accounting purposes the Insurance value of the property is used.

6 Investments

Market value 1 January 2024	**28,164**
Disposals at carrying value	
Purchases at cost	
Net gains and revaluation	**(1,126)**
Market value 31 December 2025	**27,038**

General Fund
998 shares CBF Investment fund
Market value 31 December 2025 £22,154

Chancel Endowment Fund
220 Shares CBF Investment fund
Market value 31 December 2025 £4,884

7 Analysis of Net Assets by Fund

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	**Total Funds 2025**	Total Funds 2024
	£	£	£	£	**£**	£
Fixed assets for church use	0	375,000	0	0	**375,000**	375,000
Investment fixed assets	22,154	0	0	4,884	**27,038**	28,163
Current assets	(19,707)	72,489	71,591	0	**124,373**	148,199
Current liabilities	(392)	(1,013)	0	0	**(1,405)**	(1,125)
Long term liabilities	0					
	2,055	**446,476**	**71,951**	**4,884**	**525,006**	550,237

8 Debtors	**2025**	2024
	£	£
Income tax recoverable	2,221	3,420
Prepayments and accrued income	1,482	2,118
Other debtors		
	3,703	**5,538**

9 Creditors:		**2024**
amounts falling due within one year		**£**
Deferred income		0
Accruals for utilities and other costs	1,405	1,125
Other creditors		
	1,405	**1,125**

	2025	**2024**
Creditors: amounts falling due	**£**	**£**
after more than one year	**0**	**0**

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

10 Statement of Funds

	Bal b/fwd 01-Jan-25 £	Income £	Expenditure £	Transfers, other gains and losses £	**Bal c/fwd 31-Dec-25 £**
Unrestricted Fund					
General fund	4,803	23,414	(35,098)	8,936	2,055
	4,803	**23,414**	**(35,098)**	**8,936**	**2,055**
Designated Funds					
Church repair fund	**17,379**	502	0	141	**18,022**
Churchyard fund	**0**	0	0		**0**
Donations in Memorium	**2,254**	1,270	(372}		**3,152**
Hall general fund	**380,585**	21,468	(17,879)	4,500	**388,674**
Hall reserve fund	**9,234**	418	0		**9,652**
Hall repair fund	**9,711**	155		(4,500}	**5,366**
Legacies fund	**43,677**	6,545	(18,612}	(10,000)	**21,610**
	462,840	**30,358**	**(36,863)**	**(9,859)**	**446,476**
Restricted Funds					
Bells fund	**4,935**	130	0		**5,065**
Choir	**753**	32			**785**
Extension fund	**56,433**	2,446	(1,549)		**57,330**
Flowers fund	**406**	0	(126)		**280**
GRT	**0**	100	0		**100**
Hall Capital fund	**5,661**	131	(5,792)		**0**
Organ fund	**5,315**	240			**5,555**
Refurbishment fund	**466**	25			**491**
Sequestration fund	**1,485**	706	(2,259)		**(68)**
Special fund	**1,827**	0			**1,827**
Work with Children fund	**226**	0			**226**
	77,507	**3,810**	**(9,726)**	**0**	**71,591**
Endowment Fund					
Chancel fund	**5,087**	141	(141)	(203)	**4,884**
	5,087	**141**	**(141)**	**(203)**	**4,884**
Total Funds	**550,237**	**57,723**	**(81,828)**	**(1,126)**	**525,006**

The Treasurer has the discretion to transfer monies from the designated funds into the General fund. At such times the transfer will be reported to the PCC at their next meeting.

Church Repair Fund	A Designated fund to finance major repairs to the church fabric. The money is deposited in the Diocesan Repair Fund.
Churchyard Fund	A Designated fund to be used for the upkeep of the churchyard.
Donations in Memorium	A Designated fund to set aside unrestricted donations made in memorium. Such monies to be used for specific purposes at the discretion of the PCC.
Hall General Fund	A Designated fund for the management of the church hall.
Hall Reserve Fund	A Designated fund to receive monies set aside for future large scale maintenance and refurbishment of the hall. The initial balance consisted of the unrestricted part of the Hall Capital fund.
Hall Repair Fund	A Designated fund to be used for essential repair and maintenance work on the fabric of the hall. The money is deposited in the Diocesan Repair Fund .
Legacies Fund	A Designated fund for legacies received without any restriction as to their use. The PCC has resolved that such monies should, at the discretion of the treasurer, be primarily used for specific purposes. Legacies with restrictions as to their use are transferred to the appropriate Restricted funds.
Bells Fund	A Restricted fund for the maintenance and refurbishment of the church bells.
Choir Fund	A restricted fund for monies set aside for choir expenses.
Extension Fund	A Restricted fund for the proposed extension (re-ordering) of St. Mary's.
Flowers Fund	A Restricted fund for monies donated for church flowers.
GRT	A Restricted fund for the promotion of interfaith with the Gipsy, Roma, Travelling community
Hall Capital Fund	A Restricted fund to be used for the maintenance and refurbishment of the church hall, formed from money which was left over after the hall was originally built. This fund is now closed.
Organ Fund	A restricted fund to finance major repairs or alterations to the present organ, or to replace it.
Refurbishment Fund	A Restricted fund for the refurbishment of St. Mary's.
Sequestration Fund	A Restricted fund for use during the interregnum to record DBF fees received and ministry costs
Special Fund	A Restricted fund for monies donated specifically for short term projects which are not large enough to warrant separate funds.
Work with Children	A Restricted fund for monies donated for children's activities.

Donations to Outside Charities (including Donations from the Church General Fund)

	2025	**2024**
	£	**£**
Bexley Women's Aid	**0**	59
Bexley Food Bank	**75**	0
Embrace The Middle East	**0**	138
Friends of Rochester Cathedral	**20**	20
Poverty and Hope	**62**	0
Total	**157**	**217**

Independent Examiner's Report

Report to the Parochial Church Council (PCC) of St Mary's Church, Bexley, on the accounts for the year ended 31st December 2025.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- 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
- to state whether particular matters have come to my attention.

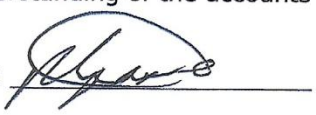
Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC 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 PCC 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 matter has come to my attention:

1) which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act;
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  Date: 28/04/2026

IE's Name: Paul Tyrrell

address: 103 Valley Drive, Gravesend, Kent, DA12 5RU