REGISTERED CHARITY NUMBER: 1136147

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

ST PETERS CHURCH PCC

Taylor-Roalfe
The Old Cottage
The Green
Boughton Monchelsea
Kent
ME17 4LT

ST PETERS CHURCH PCC

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For The Year Ended 31 December 2025

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ST PETERS CHURCH PCC

REPORT OF THE TRUSTEES
For The Year Ended 31 December 2025

The PCC present their report with the financial statements of the PCC for the year ended 31st December 2025. The PCC have adopted the provisions of the Statement of recommended Practice (FRSSE) "Accounting and Reporting by Charities" issued in January 2015 together with the Church Accounting Regulations 2006 (the Regulations) and section 145 of the Charities Act 2011 (the 2014 Act).

OBJECTIVES AND ACTIVITIES

Aims and Purposes

The PCC has the responsibility of co-operating with the incumbent (when in post) in promoting the whole mission of the church according to the doctrines and practices of the Church of England. It has responsibility for St Peter's Church, Boughton Monchelsea and also for congregations meeting with alternative styles of worship at the village hall (Junction and Messy Church).

OBJECTIVES AND ACTIVITIES IN 2025

In planning its activities, the PCC takes into account the Commission's guidance on public benefit - in particular on the advancement of religion. Thus, it seeks:

a) to offer all people: teaching about Christianity and its life applications, open worship services and related activities, and ceremonies to mark life events.
b) to organise social activities to assist people living in the parish and nearby.
c) to assist churches and other Christian agencies throughout the diocese as they seek to further similar aims outside the parish.
d) to provide safe and open access to the church building and churchyard as places of interest, beauty and contemplation.

Significant activities during 2025

i) Holding regular services of public worship and teaching, in various styles, in the church and the village hall.
ii) Offering Christian baptism, marriage, funeral and burial ceremonies for all parish residents, with standard fees.
iii) Encouraging home groups in their further studies into the role of Christianity in our lives.
iv) Holding monthly Friendship Circle and weekly Baby and Toddler group sessions - both open to all and free or at low cost.
v) Making grants to individuals, charities and projects in pursuit of its aims.
vi) Maintaining the Grade 2* listed church building and its churchyard, and access to it, based on professional advice received.

These activities were largely organised and delivered by volunteers. They include those leading and assisting at worship services, home groups, Friendship Circle and Baby and Toddlers group; pastoral works; maintaining the church and churchyard; and administration and finance.

Apart from capital works, these activities were also mainly financed by personal donations.

ST PETERS CHURCH PCC

REPORT OF THE TRUSTEES
For The Year Ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The PCC maintained all its activities, despite no vicar being in post for the entire year. It was again enormously assisted by two churchwardens, two Lay Readers and a retired URC minister; and by the experienced and hard-working administrator and PCC Secretary.

The numbers attending our various worship services and other regular activities was broadly similar to 2024.

During 2025 the PCC held 21 church services of baptism, wedding, funeral and burial, 4 church services for the local primary and secondary school and regular assemblies at the primary school.

Our monthly Friendship Circle (at the village hall) and weekly Baby and Toddler sessions (at the church) were well attended and received. Attendees included many not regularly attending worship services

After discussion at meetings, the PCC made grants totalling £8800. The largest sums were for Family Trust (working in local schools), Growing Hope, Open Doors, Centre for the Paralysed in Bangladesh, assistance to earthquake victims in Myanmar and a gift to the retired URC minister.

The PCC opened the church building for visitors, and served refreshments on most Saturday and Sunday afternoons, and some Wednesdays between May and Harvest. A Son et Lumiere display opened for the Millennium, continued to be a source of interest and inspiration to many.

The PCC met regularly to discuss and decide issues of importance. Two members sat on the Deanery Synod but, as at December 2025, it had no representation on the Diocesan Synod.

FINANCIAL REVIEW

Financial position

The PCC fulfilled its obligations to produce and file statutory accounts.

The PCC was able to pay its 2025 Parish Share of £63,467 in full.
The PCC is grateful for grants received in 2025, particularly £2500 towards the cost of mowing the churchyard from Boughton Monchelsea Parish Council (paid directly to the contractor, only the PCC's payment is included in the accounts)

Reserves policy in 2025

At the end of 2025 the policy of the PCC was to maintain:
i) a current reserve equivalent to three months of current expenditure excluding the Parish Share
ii) Funds estimated to be sufficient to complete capital works already commissioned or targeted for completion within the following twelve months.

At 31 December 2025its current reserve was £8600 and it held £11,500 restricted or designated to capital works.

FUTURE PLANS

Throughout 2025, with no incumbent in post, the PCC continued to advertise for a person to take up the role.
Nevertheless it planned to continue all the activities listed above.

The PCC will arrange for a quinquennial survey of St Peters Church in 2026, and progress was made on investigating possible new heating arrangements for the church building.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is controlled by its governing document. It is registered with the Charities Commission for England and Wales.

REPORT OF THE TRUSTEES
For The Year Ended 31 December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

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.

Organisational Structure

The Chairman of the PCC will normally be a churchwarden and will be formally elected. The Vicar (if in post), and any Assistant Ministers are automatically members. The Churchwardens and all other members of the PCC are elected.

Induction and training of new trustees

All new members of the PCC are properly mentored by a serving member and provided with a leaflet setting out their duties and responsibilities.

Related parties

There were no related party transactions during the year.

In 2025 the PCC met on 6 occasions during the year, and the average attendance was 10.5

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1136147

Principal address

C/O 19 Bushy Grove
Kingswood
Maidstone
Kent
ME17 3QL

Trustees

B Knowler (resigned 27.4.2025)
M Purkiss
F Files (resigned 27.4.2025)
A Moore
C McIntyre
L Darling
E Cross
C Parry (Chair)
G Carpenter
P J Holland
S Nunn
B Carrier
G Peters (appointed 27.4.2025)
J Leeson (appointed 22.5.2025)

Independent Examiner

Alex Staples ACA
The Oast
Heath Road
Boughton Monchelsea
Kent
ME17 4JD

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....
C Parry (Chair) - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST PETERS CHURCH PCC

Independent examiner's report to the trustees of St Peters Church PCC
I report to the charity trustees on my examination of the accounts of St Peters Church PCC (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Alex Staples ACA

The Oast
Heath Road
Boughton Monchelsea
Kent
ME17 4JD

Date: .....

ST PETERS CHURCH PCC

STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 December 2025

	Notes	Unrestricted fund £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	105,931	-	105,931	112,716
Charitable activities	5				
Charitable activities		8,505	-	8,505	8,676
Other trading activities	3	4,673	-	4,673	3,939
Investment income	4	560	-	560	450
Total		119,669	-	119,669	125,781
EXPENDITURE ON					
Raising funds	6	7,497	-	7,497	28,229
Charitable activities	7				
Charitable activities		103,867	-	103,867	88,877
Other		-	-	-	(226)
Total		111,364	-	111,364	116,880
NET INCOME		8,305	-	8,305	8,901
Transfers between funds	14	(3,912)	3,912	-	-
Net movement in funds		4,393	3,912	8,305	8,901
RECONCILIATION OF FUNDS					
Total funds brought forward		33,216	7,588	40,804	31,903
TOTAL FUNDS CARRIED FORWARD		37,609	11,500	49,109	40,804

The notes form part of these financial statements

ST PETERS CHURCH PCC

BALANCE SHEET
31 December 2025

	Notes	Unrestricted fund £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
CURRENT ASSETS					
Debtors	13	-	-	-	510
Cash at bank		37,609	11,500	49,109	41,044
		37,609	11,500	49,109	41,554
CREDITORS					
Amounts falling due within one year		-	-	-	(750)
NET CURRENT ASSETS		37,609	11,500	49,109	40,804
TOTAL ASSETS LESS CURRENT LIABILITIES		37,609	11,500	49,109	40,804
NET ASSETS		37,609	11,500	49,109	40,804
FUNDS	14				
Unrestricted funds				37,609	33,216
Restricted funds				11,500	7,588
TOTAL FUNDS				49,109	40,804

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....
C Parry (Chair) - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
For The Year Ended 31 December 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2. DONATIONS AND LEGACIES

	31.12.25	31.12.24
	£	£
Gifts & donations	15,888	15,164
Planned giving	67,251	67,899
Gift aid	15,554	18,132
Collections	2,108	3,551
Grants	5,130	7,970
	105,931	112,716

continued...

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	31.12.25	31.12.24
	£	£
Other grants	5,130	7,970

3. OTHER TRADING ACTIVITIES

	31.12.25	31.12.24
	£	£
Fundraising	2,038	1,718
Other trading activities	2,635	2,221
	4,673	3,939

4. INVESTMENT INCOME

	31.12.25	31.12.24
	£	£
Deposit account interest	560	450

5. INCOME FROM CHARITABLE ACTIVITIES

		31.12.25	31.12.24
	Activity	£	£
Fees	Charitable activities	8,505	8,676

Grants received, included in the above, are as follows:

	31.12.25	31.12.24
	£	£

continued...

6. RAISING FUNDS

Raising donations and legacies

	31.12.25	31.12.24
	£	£
Activities & service costs	3,957	2,491
Fundraising hall hire	1,477	2,592
	5,434	5,083

Other trading activities

	31.12.25	31.12.24
	£	£
Loss on sale of assets	-	5,636

Investment management costs

	31.12.25	31.12.24
	£	£
Property repairs	2,063	17,510
Aggregate amounts	7,497	28,229

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Grant funding of activities (see note 8)	Support costs (see note 9)	Totals
	£	£	£	£
Charitable activities	79,414	8,800	15,653	103,867

8. GRANTS PAYABLE

	31.12.25	31.12.24
	£	£
Charitable activities	8,800	50

continued...

9. SUPPORT COSTS

	Management	Finance	Governance costs	Totals
	£	£	£	£
Charitable activities	14,461	767	425	15,653

10. TRUSTEES' REMUNERATION AND BENEFITS

Elizabeth Cross is not remunerated for acting as a Trustee, but is employed as Church administrator which is a remunerated position, and was elected to a full three year PCC term of office on 25th April 2022,

Trustees' expenses

Trustees were only reimbursed for out of pocket expenses.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	112,716	-	112,716
Charitable activities			
Charitable activities	8,676	-	8,676
Other trading activities	3,939	-	3,939
Investment income	450	-	450
Total	125,781	-	125,781
EXPENDITURE ON			
Raising funds	28,229	-	28,229
Charitable activities			
Charitable activities	88,877	-	88,877
Other	(226)	-	(226)
Total	116,880	-	116,880
NET INCOME	8,901	-	8,901
Transfers between funds	7,792	(7,792)	-
Net movement in funds	16,693	(7,792)	8,901
RECONCILIATION OF FUNDS			
Total funds brought forward	16,523	15,380	31,903
TOTAL FUNDS CARRIED FORWARD	33,216	7,588	40,804

continued...

12. PROFESSIONAL FEES

Taylor-Roalfe have provided their accountancy and book keeping services free of charge for the year.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Other debtors	-	510

14. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	Transfers between funds	At 31.12.25
	£	£	£	£
Unrestricted funds				
General fund	33,216	8,305	(3,912)	37,609
Restricted funds				
Fabric Fund	7,588	-	3,912	11,500
TOTAL FUNDS	40,804	8,305	-	49,109

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	119,669	(111,364)	8,305
TOTAL FUNDS	119,669	(111,364)	8,305

Comparatives for movement in funds

	At 1.1.24	Net movement in funds	Transfers between funds	At 31.12.24
	£	£	£	£
Unrestricted funds				
General fund	16,523	8,901	7,792	33,216
Restricted funds				
Fabric Fund	15,380	-	(7,792)	7,588
TOTAL FUNDS	31,903	8,901	-	40,804

continued...

14. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	125,781	(116,880)	8,901
TOTAL FUNDS	125,781	(116,880)	8,901

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General fund	16,523	17,206	3,880	37,609
Restricted funds				
Fabric Fund	15,380	-	(3,880)	11,500
TOTAL FUNDS	31,903	17,206	-	49,109

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	245,450	(228,244)	17,206
TOTAL FUNDS	245,450	(228,244)	17,206

continued...

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts & donations	15,888	15,164
Planned giving	67,251	67,899
Gift aid	15,554	18,132
Collections	2,108	3,551
Grants	5,130	7,970
	105,931	112,716
Other trading activities		
Fundraising	2,038	1,718
Other trading activities	2,635	2,221
	4,673	3,939
Investment income		
Deposit account interest	560	450
Charitable activities		
Fees	8,505	8,676
Total incoming resources	119,669	125,781
EXPENDITURE		
Raising donations and legacies		
Activities & service costs	3,957	2,491
Fundraising hall hire	1,477	2,592
	5,434	5,083
Other trading activities		
Loss on sale of tangible fixed assets	-	5,636
Investment management costs		
Property repairs	2,063	17,510
Charitable activities		
Organist fees	-	160
Church services	840	2,560
Insurance	4,940	4,818
Light and heat	3,291	1,721
Carried forward	9,071	9,259

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
For The Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
Charitable activities		
Brought forward	9,071	9,259
Upkeep	6,876	2,881
Parish share	63,467	63,283
Grants to institutions	8,800	50
	88,214	75,473
Support costs		
Management		
Water rates	71	524
Telephone	664	874
Postage and stationery	777	849
General administration	12,949	9,743
	14,461	11,990
Finance		
Rates and water	-	577
Sundries	572	-
Bank charges	195	206
	767	783
Governance costs		
Independent Examiners Fee	425	405
Total resources expended	111,364	116,880
Net income	8,305	8,901