# The Parochial Church Council of the Ecclesiastical Parish of Saint Mary Bredin, Canterbury

## Annual Reports and Accounts

## For the year ended 31 December 2025

**Charity Number 1137431**

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# Trustees Annual Report for the Year Ended 31st December 2025

## Trustees and Advisers

**Principal office:** St. Mary Bredin Church
Church Office
59 Nunnery Fields
Canterbury, Kent CT1 3JN

**Membership of the Parochial Church Council (PCC) and Charity Trustees:**

| | |
|---|---|
| **Incumbent and ex officio Chairman:** | **The Reverend Canon Barney de Berry** |
| **Vice-Chairman:** | **The Reverend Stephen Carter** |
| **Churchwardens:** | **Peter Bobb**<br>**Kez Bawtree (elected 2025)** |
| **Honorary PCC Secretary:** | **Pam Webster (re-elected 2025)** |
| **Honorary Treasurer:** | **Simon Webster (Co-opted 2025)** |

**Members of the PCC during 2025 were as follows:**

**Ex-officio members**

The Reverend Canon Barney de Berry - Incumbent
The Reverend Stephen Carter - Associate Vicar
Kez Bawtree - Churchwarden
Peter Bobb - Churchwarden
Simon Webster - Treasurer

**Ex-officio members elected to Synod**

Harry Macdonald (Diocesan Synod)
Lara Ovenden (Deanery Synod)
Marian Nicholson (Deanery Synod)
Sam Lines (Deanery Synod)
Martin Collings (Deanery Synod)

**Elected PCC members prior to the 2025 APCM:**

James Jirtle
Laura Asfour
Uche Ossisiogu
Emily Craig
Nedine Watson-Cutts
Sarah Genders
Adetutu Popoola
Joy Dunton
Sam Locke
Rosemary Wade

**Members elected at the 2025 APCM:**

Rowan Lovegrove
Simon Lovell

**Members who retired at the 2025 APCM**

Sam Locke
Rosemary Wade
Martin collings

**Members who joined during the year**

**Members who left during the year**

Joy Dunton (left Feb 2025)

**Individuals attending PCC who have no vote in decision making**
Pam Webster - Honorary PCC Secretary

**Bank:** Lloyds Banking Group PLC
49 High Street
Canterbury, Kent CT1 2SE

**Independent Examiner:** Matthew Jones ACA
Burgess Hodgson Ltd
Camburgh House
27 New Dover Road
Canterbury, Kent CT1 3DN

## Trustees Annual Report for the Year Ended 31st December 2025

**Structure, Governance and Management**

The Parochial Church Council is a corporate body established by the Church of England. Under the terms of the Parochial Church Councils (Powers) Measure 1956 the Parochial Church Council of St. Mary Bredin (the PCC) has the responsibility of co-operating with the incumbent, the Reverend Barney de Berry, in promoting in the parish of St. Mary Bredin the whole mission of the Church; pastoral, evangelistic, social and ecumenical. It has the responsibility for the maintenance of the grounds and fabric of the Church premises and the furniture, furnishings, equipment, etc. within the various buildings on the site.

Day to day operating management of the charity's activities is delegated by the PCC to the Standing Committee which is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Church Council. The Incumbent, Churchwardens, Honorary Treasurer, Associate Vicar, Curate and up to one elected member make up this committee.

**The Parochial Church Council and Charity Trustees**

The members of the PCC are Trustees of the charity and are responsible for ensuring compliance with legislation governing matters including health and safety, safeguarding, disability discrimination, employment and financial matters.

**Membership of the Parochial Church Council and Charity Trustees**

Members of the PCC are either ex-officio, elected at the Annual Parochial Church Meeting in accordance with Church Representation Rules or co-opted. Those persons who were members of the PCC and Trustees are disclosed on Page 1 of the Annual Reports and Financial Statements.

**Recruitment, induction and training of PCC members and Trustees**

As part of the application process PCC members are given an explanation of what it means to become a PCC member and Trustee. This includes why the church has a PCC, what the PCC works for and with, what the PCC does and when, and what qualities and qualifications a PCC member and Trustee requires.

**Public benefit**

The charity constitutes a public benefit entity as defined by FRS102.

**Achievements and performance**

A brief outline of the activities undertaken by the organisation is set out below under the heading 'Activities'. These activities demonstrate the awareness of the PCC of the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011. A 'Life at SMB' document, is made available at the Annual Parochial Church Meeting or through the Church Office which provides more full details of the achievements and performance of the Church during 2025.

**Volunteers**

At the heart of much of the work of the Church there is a huge foundation of generous support, hard work and love which is supplied voluntarily by members of the congregation. This is often expressed in long hours spent serving in fellowship groups, in outreach programmes, in social action work, welcoming, stewarding, leading children's and youth groups, prayer meetings, training programmes and other areas of service. A huge 'thank you' is extended to all those who serve so willingly to make these events possible and for being the 'Church Life' of St Mary Bredin.

**Objectives**

Our vision as a church continues to be one in which we seek more fully to 'Proclaim the Good News of Jesus Christ through word and action'.

**Church Attendance and Electoral Roll**

A Electoral Role was compiled in 2025 and there were 214 parishioners recorded (2024: 224). The average weekly attendance counted during October 2025 was 218 individuals over the age of 16 years (2024: 195 adults) and 45 young people under the age of 16 (2024: 45 young people).

**Activities**

The main Church activities, including worship and teaching services, prayer meetings, courses, fellowship groups and social action, continued throughout the year. Community events took place including a 'Family Fun Day' in the Church grounds, a Christmas family film and Christmas Carol services, each of which was attended by many members of the local community. The Children's 'Holiday Club' was busy in the summer, a teenagers club 'Cafe Lumen' is very well attended during term time and various children's and youth groups continue to run.

Members of the Church remain involved in many inter-church projects including: Stop The Traffik, Canterbury Welcomes Refugees and a Make Lunch ministry. The Church is partnered with the Christians Against Poverty Debt Centre and sponsor a 'debt coach'.

## Trustees Annual Report for the Year Ended 31st December 2025

**Financial Review of 2025**

Total receipts accounted for in the year were £587,520 of which £25,212 was restricted to specified purposes reflected in the restricted funds used to meet the costs of those purposes. Most of the restricted donations were directed to the Mission Specified funds and to the Property Development Fund into which members of the congregation continue to contribute to paying down the Kingdom Bank mortgage that helped to finance the redevelopment and extension of the Church building.

£593,717 was spent to provide the Christian ministry of St Mary Bredin Church in 2025, including £12,994 paid out of restricted funds. This sum includes the payment of £158,782 (2024 £152,282) for the Diocesan Parish Share which provides for the stipends, housing and training of the Incumbent and Curate amongst other things. It is the policy of the PCC to commit for mission grant purposes 10% of unrestricted planned giving and collections at services, excluding the related Gift Aid sums reclaimed. In 2025 this policy provided £40,240 for use locally, elsewhere in the UK and abroad. Adding restricted donations received for mission payment purposes and partnership giving, a total of £45,775 was allocated to be paid in grants in respect of the year.

The PCC has no discretion as to the purpose to which restricted funding is put. Unrestricted funds are available to the PCC as it considers appropriate to meet costs, including overheads, the Diocesan Parish Share and payroll costs, and to support the various activities, ministries and mission partners with whom the Church is engaged.

Unrestricted voluntary giving totalling £509,986 is an increase of £7,306 on that received in 2024. Without this generous giving, the PCC would have been unable to fund the activities of the Church in the way it was able to do in 2025 and to have the balance of reserves disclosed at the end of the year.

£12,994 was paid out of restricted funds during the year. A summary of these payments is disclosed in Note 9 to the accounts.

**Plans for future periods**

The objectives of the PCC continue to be to work and serve in the parish and the City of Canterbury in order to 'Proclaim the Good News of Jesus Christ through word and action'.

**Reserves and Investment Policies**

The PCC reviewed its Reserves Policy during the year. It is the policy of the PCC, particularly in view of having a number of staff on permanent contracts of employment, to maintain cash reserves of approximately £85,000 at any one time to cover unexpected situations that could lead to a cash flow problem. That criterion is currently met.

At the end of the financial year the PCC held balance of £27,903 with The Church of England Deposit Fund including the restricted flower investment fund, income from which is used for the provision of flowers in the church. There is also a unit linked investment, the balance of which stands at £54,775

## Trustees Annual Report for the Year Ended 31st December 2025

**Statement of responsibilities of the PCC members**

The PCC members are responsible for ensuring that the annual reports and the accounts are prepared in accordance with applicable law and regulations and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the PCC members to ensure that accounts are prepared for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing these accounts, the PCC members are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (Statement of Recommended Practice);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC members are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations, and the provisions of the trust deed. They 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.

At the date of signing these reports and accounts, the PCC considers that there are no material financial uncertainties about the PCC's ability to continue to operate.

**Rev Canon Barney de Berry (Incumbent)**

Signed: 

Dated: 07-04-26

# Independent Examiners Report

## for the year ended 31st December 2025

I report to the Trustees on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 6 to 17.

**Respective responsibilities of trustees and examiner**

The members of the PCC are responsible for the preparation of the accounts. The members of the PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ('the 2011 Act') and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of the Independent Examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioner.

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 the seeking of explanations from you as 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**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales (ICAEW).

In connection with my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the requirements:
  - (a) to keep accounting records in accordance with section 130 of the 2011 Act; and
  - (b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act, and the Regulations;

  have not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Matthew Jones

**Matthew Jones ACA**
**Independent Examiner**
**Burgess Hodgson Ltd**
**Chartered Accountants**
**27 New Dover Road**
**Canterbury**
**Kent CT1 3DN**

**Dated:** 14 April 2026

## Statement of Financial Activities

## For the year ending 31st December 2025

| Notes | | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|---|---|
| 2 | **INCOMING RESOURCES** | | | | | |
| | Incoming resources from generated funds | | | | | |
| 2(a) | Voluntary income | 512,162 | 24,404 | - | 536,566 | 539,638 |
| 2(b) | Activities for generating funds | 37,625 | - | - | 37,625 | 36,631 |
| | Income from investments | 3,687 | 808 | - | 4,495 | 6,273 |
| | Incoming resources from charitable activities | | | | | |
| 2(d) | Church activities | 8,834 | - | - | 8,834 | 34,771 |
| 2(e) | Other incoming resources | - | - | - | - | - |
| | **TOTAL INCOMING RESOURCES** | 562,308 | 25,212 | - | 587,520 | 617,313 |
| 3 | **RESOURCES EXPENDED** | | | | | |
| | Cost of generating funds | | | | | |
| 3(a) | Cost of generation of voluntary income | - | - | - | - | - |
| 3(b) | Fund-raising costs | 16,661 | - | - | 16,661 | 10,134 |
| | Charitable activities | | | | | |
| 3(c) | Church activities | 560,487 | 12,994 | - | 573,481 | 616,634 |
| 3(d) | Governance costs | 3,575 | - | - | 3,575 | 4,404 |
| | **TOTAL RESOURCES EXPENDED** | 580,723 | 12,994 | - | 593,717 | 631,172 |
| | **NET INCOMING RESOURCES BEFORE TRANSFERS** | (18,415) | 12,218 | - | (6,197) | (13,859) |
| 9 | **Gross transfers between funds** | 16,892 | (16,892) | - | - | - |
| | **NET (OUTGOING)/ INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES** | (1,523) | (4,674) | - | (6,197) | (13,859) |
| | **Other recognised gains/losses** | | | | | |
| | (Loss)/Gain on revaluation of investments | 4,588 | - | (1,162) | 3,426 | 2,654 |
| | **NET MOVEMENT IN FUNDS** | 3,065 | (4,674) | (1,162) | (2,771) | (11,205) |
| | **Reconciliation of funds** | | | | | |
| | Balances brought forward 1 January 2025 | 707,751 | 28,448 | 29,065 | 765,264 | 776,469 |
| | **Balances carried forward 31 December 2025** | 710,816 | 23,774 | 27,903 | 762,494 | 765,264 |

## Balance Sheet

## As at 31 December 2025

| Notes | | Unrestricted funds £ | Restricted funds £ | Endowment funds £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|---|---|
| | **FIXED ASSETS** | | | | | |
| 5(a) | Tangible | 645,811 | - | - | 645,811 | 665,473 |
| 5(b) | Investments | 54,775 | - | 27,903 | 82,678 | 79,253 |
| | | 700,586 | - | 27,903 | 728,490 | 744,726 |
| | **CURRENT ASSETS** | | | | | |
| 6 | Debtors | 48,323 | 745 | - | 49,068 | 36,104 |
| | Short term deposits | 145,127 | - | - | 145,127 | 142,131 |
| | Cash at bank and in hand | 94,932 | 23,029 | - | 117,961 | 116,237 |
| | | 288,382 | 23,774 | - | 312,156 | 294,472 |
| | **LIABILITIES** | | | | | |
| 7 | Creditors - amounts falling due in one year | 53,792 | - | - | 53,792 | 28,986 |
| | *Net current assets* | 234,591 | 23,774 | - | 258,365 | 265,486 |
| | *Total assets less current liabilities* | 935,177 | 23,774 | 27,903 | 986,855 | 1,010,212 |
| 7 | Creditors - amounts falling after one year | 224,361 | - | - | 224,361 | 244,947 |
| | **TOTAL NET ASSETS** | 710,816 | 23,774 | 27,903 | 762,494 | 765,265 |
| | **PARISH FUNDS** | | | | | |
| 9 | Funds | 710,816 | 23,774 | 27,903 | 762,494 | 765,264 |
| | | 0 | 0 | | | |

Approved by the Parochial Church Council on 11/4/26 and signed on its behalf by :

Simon Webster (Honorary Treasurer)

Rev Canon Barney de Berry (Incumbent)

## Notes to the Accounts

## For the year ending 31st December 2025

### 1. Accounting policies

a) **Statement of Compliance**
These accounts have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

b) **Basis of preparation**
The accounts have been prepared on the historical cost basis, except for the valuation of investment assets, which are shown at market value. The accounts 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 that are informal gatherings of church members. The accounts are prepared in pounds sterling, which is the functional currency of the entity.

c) **Going concern**
There are no material uncertainties about the charity's ability to continue.

d) **Judgements and key sources of estimation uncertainty**
The preparation of the accounts requires the PCC to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

e) **Incoming resources**
Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received unless notification of the entitlement is not received in time for this to be processed. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when receivable. Income relating to premises lettings is recognised when each letting is completed. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

f) **Resources expended**
Grants and donations are accounted for when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure including attributable VAT is generally recognised when it is incurred and is accounted for gross.

Direct payroll costs are allocated to the appropriate activity. Support payroll costs and other support costs are allocated to activities on the basis of estimated time spent on that particular activity.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the PCC and include the Independent Examiner's fee and costs linked to the strategic management of the PCC.

g) **Tangible fixed assets**
Consecrated and benefice property is not included in the accounts in accordance with section 10 (2)(a) of the Charities Act 2011.

Movable church furnishings held by the incumbent and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected on request at any reasonable time.

Individual assets or relevant groups of assets with a purchase price of more than £1,000 are depreciated on a straight-line basis. Furniture is depreciated over 5 years and technology equipment (including audio/visual, computers and printers) is depreciated over 3 years.

Buildings and building improvements, specifically the Church Centre, Kendall Hall and the residential property, are depreciated over 50 years from the date of completion or acquisition. Other assets are depreciated over a period between 10 and 15 years.

## Notes to the accounts

## For the year ending 31st December 2025

**1 Accounting policies (continued)**

h) **Investments**
Investments held as fixed assets are revalued at the balance sheet date. Realised and unrealised gains and losses on investments are taken to the Statement of Financial Activities.

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

*Restricted Funds* represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may be expended only on the specific object for which they were given. Any balance remaining unspent at the end of each year is required to be carried forward as a balance on that fund. It is not normal practice for the PCC to invest separately for each fund. Interest generated by holding these funds is very small and no allocation of interest received is made to restricted funds.

*Designated Funds* are funds set aside by decision at a PCC meeting out of unrestricted general funds for specific future purposes or projects.

*Unrestricted Funds* are general funds which can be used for normal church activities for which the PCC is responsible.

j) **Pension costs**
The PCC contributes to a defined contribution pension scheme for permanent employees. Contributions to this scheme are charged to the Statement of Financial Activities in the period in which they are paid.

k) **Taxation**
As a registered charity the PCC is exempt from corporation tax.

l) **Financial instruments**
The PCC has only financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

## Notes to the Accounts

## For the year ending 31 December 2025

| 2. INCOMING RESOURCES | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|---|
| 2(a) **Voluntary income** | | | | | |
| Planned giving: | | | | | |
| Gift Aid donations | 290,814 | 16,214 | - | 307,028 | 297,524 |
| Tax recoverable | 72,678 | 2,855 | - | 75,533 | 74,326 |
| Other | 35,290 | 1,040 | - | 36,330 | 43,525 |
| Collections at services (open plate) | 18,124 | 160 | - | 18,284 | 18,972 |
| Tax recoverable for unidentified giving | 1,474 | - | - | 1,474 | 1,670 |
| Collections at groups (open plate) | 275 | - | - | 275 | 1,837 |
| Gift days: | | | | | |
| Gift Aid donations | 61,242 | - | - | 61,242 | 68,040 |
| Tax recoverable | 15,011 | - | - | 15,011 | 17,010 |
| Other | 11,399 | - | - | 11,399 | 1,312 |
| Donations, appeals, etc.: | | | | | |
| Gift Aid donations | - | 1,840 | - | 1,840 | 6,739 |
| Tax recoverable | 26 | 1,659 | - | 1,685 | 1,685 |
| Other | 5,829 | 636 | - | 6,465 | 6,998 |
| Gift Aid received re donation in the prior year | - | - | - | - | - |
| Legacies | - | - | - | - | - |
| | 512,162 | 24,404 | - | 536,566 | 539,638 |
| 2(b) **Activities for generating funds** | | | | | |
| Church property lettings (for non-church purposes) | 37,144 | - | - | 37,144 | 35,406 |
| Fund-raising events | - | - | - | - | 684 |
| Other | 481 | - | - | 481 | 541 |
| | 37,625 | - | - | 37,625 | 36,631 |
| 2(c) **Income from investments** | | | | | |
| Dividends | - | 808 | - | 808 | 789 |
| Interest | 3,687 | - | - | 3,687 | 5,484 |
| | 3,687 | 808 | - | 4,495 | 6,273 |
| 2(d) **Income from church activities** | | | | | |
| Church property lettings (for church purposes) | 3,398 | - | - | 3,398 | 3,320 |
| Fees for weddings and funerals | 890 | - | - | 890 | 3,298 |
| Fees for courses and events | 4,546 | - | - | 4,546 | 28,153 |
| | 8,834 | - | - | 8,834 | 34,771 |
| 2(e) **Other incoming resources** | | | | | |
| | - | - | - | - | - |
| **Total incoming resources** | **562,308** | **25,212** | **-** | **587,520** | **617,313** |

## Notes to the accounts

## For the year ending 31 December 2025

| 3. RESOURCES EXPENDED | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|---|
| 3(a) **Generation of voluntary income** | | | | | |
| Costs of appeals, grants, etc. | - | - | - | - | - |
| 3(b) **Fund-raising costs** | | | | | |
| Attributable to church property lettings | 16,661 | - | - | 16,661 | 10,134 |
| Cost of fund raising events | - | - | - | - | - |
| | 16,661 | - | - | 16,661 | 10,134 |
| 3(c) **Charitable activities** | | | | | |
| Total Missionary and Charitable giving | 40,240 | 5,535 | - | 45,775 | 52,185 |
| Ministry: Diocesan parish share | 158,782 | - | - | 158,782 | 152,282 |
| Other ministry costs | 46,867 | 290 | - | 47,157 | 52,302 |
| Clergy support | 24,275 | - | - | 24,275 | 24,755 |
| Parsonage houses costs | 4,844 | - | - | 4,844 | 456 |
| Music ministry | 1,865 | - | - | 1,865 | 1,679 |
| Pastoral ministry | 6,506 | - | - | 6,506 | 6,052 |
| Youth and Children ministries | 98,332 | 429 | - | 98,761 | 94,556 |
| Students ministry | 325 | - | - | 325 | - |
| Church running | 40,266 | 380 | - | 40,646 | 42,050 |
| Church maintenance and repairs | 12,306 | - | - | 12,306 | 11,216 |
| Release of prior year provision | - | 0 | - | 0 | - 1,335 |
| Upkeep of services | 637 | - | - | 637 | 1,116 |
| Upkeep of churchyard | 1,565 | - | - | 1,565 | 161 |
| Cost of courses and events | 1,552 | - | - | 1,552 | 36,270 |
| Cost of group meetings | 29,160 | 6,360 | - | 35,520 | 35,451 |
| Discipleship Year costs | 3,254 | - | - | 3,254 | 22,328 |
| Church Hall and Centre running costs and repairs | 48,413 | - | - | 48,413 | 43,311 |
| Finance charges | 15,156 | - | - | 15,156 | 17,094 |
| Depreciation charges on: | | | | | |
| Furnishings and equipment | 2,619 | - | - | 2,619 | 1,180 |
| Church Hall and Church improvements | 23,523 | - | - | 23,523 | 23,525 |
| | 560,487 | 12,994 | - | 573,481 | 616,634 |
| 3(d) **Governance costs** | | | | | |
| Staff costs | 1,190 | - | - | 1,190 | 1,105 |
| Independent Examiner's fees | 2,274 | - | - | 2,274 | 3,193 |
| Adjustment re prior year fees | - | - | - | - | - |
| Professional fees | - | - | - | - | - |
| Support costs | 111 | - | - | 111 | 106 |
| | 3,575 | - | - | 3,575 | 4,404 |
| **TOTAL RESOURCES EXPENDED** | **580,723** | **12,994** | **-** | **593,717** | **631,172** |

Included in the Resources Expended, Fund Raising and Charitable Activities costs, disclosed in Notes 3(b) and 3(c) above are wages and support costs allocated on the basis of the proportion of time that members of staff spend being involved in the various areas of activity. The balance of the total costs for each category of expense which is shown above represents direct costs incurred during the year. Further analysis of some of the activity headings above is shown in Note 3 (continued) on Page 12.

## Notes to the accounts

## For the year ending 31 December 2025

### 3. RESOURCES EXPENDED (continued)

**Allocation of wages and support costs**

| | Direct Payroll £ | Support Payroll £ | Total Payroll £ | Other Support costs £ | Direct costs £ | Total Allocated Costs £ |
|---|---|---|---|---|---|---|
| Attributable to church property lettings | 10,066 | 3,847 | 13,913 | 1,302 | 1,446 | 16,661 |
| Diocese re Associate Vicar and other ministry costs | - | - | - | - | 46,867 | 46,867 |
| Incumbent activities | - | 19,038 | 19,038 | 1,782 | 3,455 | 24,275 |
| Music | - | - | - | - | 1,865 | 1,865 |
| Pastoral | - | 5,949 | 5,949 | 557 | - | 6,506 |
| Youth and Children | 73,372 | 6,957 | 80,329 | 7,520 | 10,483 | 98,332 |
| Students | - | - | - | - | 325 | 325 |
| Discipleship Year costs | - | 2,975 | 2,975 | 279 | - | 3,254 |
| Church running | 6,650 | 22,589 | 29,239 | 2,737 | 8,290 | 40,266 |
| Church maintenance and repairs | 6,256 | 2,922 | 9,178 | 859 | 2,269 | 12,306 |
| Upkeep of services | - | - | - | - | 637 | 637 |
| Cost of group meetings | 12,468 | 1,081 | 13,549 | 1,268 | 14,342 | 29,160 |
| Church Hall/Centre | 15,129 | 3,691 | 18,820 | 1,762 | 27,830 | 48,413 |
| Governance | - | 1,190 | 1,190 | 111 | 2,274 | 3,575 |
| | 123,941 | 70,239 | 194,180 | 18,177 | 120,083 | 332,442 |

**Other support costs included above:**

| | Total 2025 £ | Total 2024 £ |
|---|---|---|
| Printing, postage and stationery | 2,424 | 2,098 |
| Telephone | 1,990 | 1,486 |
| Website and IT costs | 9,065 | 8,102 |
| Recruitment and staff training | 3,031 | 2,000 |
| Repairs and maintenance | 501 | 1,797 |
| Payroll services | 783 | 787 |
| Travelling | 199 | 1,348 |
| Canteen | 185 | 78 |
| Other costs | - | - |
| | 18,178 | 17,696 |

## Notes to the accounts

## For the year ending 31 December 2025

### 4. STAFF COSTS

| | Total 2025 £ | Total 2024 £ |
|---|---|---|
| 4(a) **Wages and salaries** | | |
| Wages and salaries | 180,258 | 171,552 |
| Employers National Insurance | 8,638 | 8,547 |
| Pension costs | 5,285 | 5,124 |
| | 194,181 | 185,223 |

The average number of employees including temporary staff during the year, calculated on the basis of full time equivalents, was as follows:

| | 2025 Number | 2024 Number |
|---|---|---|
| Church Hall/Centre | 1.1 | 1.1 |
| Youth and children | 2.0 | 2.0 |
| Administration and management | 3.7 | 3.7 |
| | 6.8 | 6.8 |

The full time equivalent information represents 7 ( 2024: 7 ) paid members of staff, some of whom work full time and some part time. Volunteers who serve in church activities and ministries are not included in these statistics.

During the year the PCC contributed to the defined contribution pension scheme £5,285 (2024 - £5,124) on behalf of employees who have not opted-out of the scheme. Of these contributions no amounts remained outstanding at the year end ( 2024 - £Nil ).

The incumbent, associate vicar and curate are remunerated by the Diocese. Part of the Diocesan parish share disclosed above contributes towards the cost of the incumbent and curate.

No member of staff earned over £60,000 during the year ( 2024: None ).

4(b) **Payments to PCC Members and Related Parties**

No member of the PCC received remuneration or benefits in respect of their services as members of the PCC during the year ( 2024: None ). No PCC members were reimbursed expenses during the year other than for operating costs incurred on behalf of the PCC ( 2024: £None ).

A payment of £558.13 from the investment fund was made, to a company whom a PCC member works for, in relation to administrating the investment with Quilter (was Old Mutual Wealth).

Use of the Family Fund is at the discretion of the incumbent and churchwardens. At 31 December 2025, £2,861.10 is available in this fund (2024 £190.10). £329 was paid out of the Family Fund in 2025 (2023 £500). No payments were made to individuals related to PCC members ( 2024: £Nil ).

## Notes to the Accounts

## For the year ending 31 December 2025

### 5. FIXED ASSETS

| (a) **Tangible** | **Buildings & Improvements** | **Furniture & Equipment** | **Total** |
|---|---|---|---|
| Cost: | **£** | **£** | **£** |
| At 1 January 2025 | 1,067,797 | 184,407 | 1,252,204 |
| Additions at cost | - | 6,480 | 6,480 |
| Disposals | - | | |
| At 31 December 2025 | 1,067,797 | 190,887 | 1,258,684 |
| Depreciation | | | |
| At 1 January 2025 | 403,764 | 182,967 | 586,731 |
| Accumulated depreciation on disposals | - | - | - |
| Charge for the year | 23,523 | 2,619 | 26,142 |
| At 31 December 2025 | 427,287 | 185,586 | 612,873 |
| Net book value | | | |
| At 31 December 2025 | 640,510 | 5,301 | 645,811 |
| At 31 December 2024 | 664,033 | 1,440 | 665,473 |

The buildings comprise the cost of improvements to the Church building, the cost of the Link and Church Centre, the cost of Kendall Hall, the cost of land on which the Kendall Hall stands and the cost of residential accommodation for use by the Associate Vicar together with the cost of improvements to those properties.

The PCC holds in trust for the Diocese of Canterbury, the Church building and land on which the Church building, the gardens, the car park, the Link and Church Centre stand. The PCC is responsible for the maintenance of the grounds and fabric of these premises.

The residential accommodation purchased for use by the Associate Vicar is held by The Canterbury Diocesan Board of Finance as custodian trustee for the PCC. The PCC is responsible for maintenance of the grounds and fabric of this property and also for the council tax and water charges.

| (b) **Investments** | **£** |
|---|---|
| **CBF Church of England fund** | |
| Market value 1 January 2025 | 29,065 |
| Revaluation gain/(loss) | (1,162) |
| Market value at 31 December 2025 | 27,903 |

The investment consists of 1,257 income shares in the CBF Church of England Investment Fund.

| **Quilter Portfolio** | |
|---|---|
| Market value 1 January 2025 | 50,187 |
| Revaluation gain/(loss) | 4,588 |
| Market value at 31 December 2025 | 54,775 |
| **Total value of Investments:** | |
| At 31 December 2025 | 82,678 |
| At 31 December 2024 | 79,253 |

In 2020, the PCC purchased an investment in a portfolio of unit trusts for £50,000 on the Quilter platform.

## Notes to the accounts

## For the year ending 31 December 2025

| 6. DEBTORS | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|---|
| Gift Aid tax recoverable | 28,061 | 745 | - | 28,806 | 30,818 |
| Debtors | 3,668 | - | - | 3,668 | 1,190 |
| Accrued income | - | - | - | - | - |
| Prepayments | 16,594 | - | - | 16,594 | 4,096 |
| | 48,323 | 745 | - | 49,068 | 36,104 |

| 7. LIABILITIES | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|---|
| Creditors - amounts falling due in one year | | | | | |
| Trade Creditors | 4,797 | - | - | 4,797 | 8,841 |
| Other Creditors | 704 | - | - | 704 | 1,000 |
| Loans (see below) | 9,500 | - | - | 9,500 | 9,500 |
| Deferred Income | | - | - | - | 192 |
| Accruals | 38,790 | - | - | 38,790 | 9,453 |
| | 53,792 | - | - | 53,792 | 28,986 |
| Creditors - amounts falling after one year | | | | | |
| Loans | | | | | |
| Kingdom Bank Limited | | | | | |
| Church renovation | 9,665 | - | - | 9,665 | 21,466 |
| Residential accommodation | 224,195 | - | - | 224,195 | 232,981 |
| Included in amounts falling due within one year | (9,500) | - | - | (9,500) | (9,500) |
| | 224,361 | - | - | 224,361 | 244,947 |

A Kingdom Bank Limited loan to finance part of the church premises renovation is repayable over thirty years from 2008. Interest is charged at 5.65% which is 2.5% over bank base rate (7.25% as at 31.12.24) and the loan is secured over freehold property consisting of the Kendall Hall and gardens owned by the PCC. During the year £1301 of this loan was repaid from regular monthly payments and £10,500 from the property development fund. At the year end date the balance of the loan amounted to £9,665.24

The two Kingdom Bank Limited loans to finance the residential accommodation are repayable over 25 years from 2016. Interest on these loans is charged at 6.25% & 6.30% which is 3.5% over bank base rate (7.25% & 5.90% as at 31.12.24) and the loans are secured partly over the freehold property of the house and partly over the freehold property consisting of the Kendall Hall and gardens. Both properties offered as security for the loans are owned by the PCC. During the year, £8,785 of the loans was repaid from regular monthly repayments. At the year end date the balance of the loans amounted to £224,195.

## Notes to the accounts

## For the year ending 31 December 2025

### 8. FINANCIAL INSTRUMENTS

| Assets: | 2025<br>£ | 2024<br>£ |
|---|---|---|
| Cash and bank balances | 263,088 | 258,368 |
| Debtors and gift aid recoverable | 32,474 | 32,008 |
| | 295,562 | 290,376 |
| Liabilities: | | |
| Mortgage loans (Note 7) | 233,861 | 254,447 |
| Creditors | 5,501 | 9,841 |
| | 239,362 | 264,288 |

The mortgage loans are in the form of secured loans with a variable interest rate. The risk facing the PCC is that interest rates will rise as the UK economic situation changes. The PCC considers that any increase in interest rate will be covered by increasing gifts or by reducing overheads to ensure that the PCC maintains its reserves policy.

## Notes to the Accounts

## For the year ending 31 December 2025

| 9. PARISH FUNDS | Balance at 1 Jan 2025 | Incoming Resources | Resources Expended | Transfers | Revaluation Gains/losses | Balance at 31 Dec 2025 |
|---|---|---|---|---|---|---|
| **Unrestricted Funds:** | | | | | | |
| **General funds** | 222,572 | 562,308 | (555,820) | (3,694) | 4,588 | 229,953 |
| **Designated funds :** | | | | | | |
| Fixed Asset Fund | 409,586 | - | (23,523) | 20,586 | - | 406,649 |
| Property Reserve Fund | 75,105 | - | (1,380) | - | - | 73,725 |
| Cantercare | - | - | - | - | - | - |
| Mercy Ministries | 880 | - | - | - | - | 880 |
| | 708,143 | 562,308 | (580,723) | 16,892 | 4,588 | 711,208 |

| | Balance at 1 Jan 2025 | Incoming Resources | Resources Expended | Capital Repayment | Revaluation Gains | Balance at 31 Dec 2025 |
|---|---|---|---|---|---|---|
| **Restricted Funds:** | | | | | | |
| Children | - | - | - | - | - | - |
| Youth | 1,850 | - | - 429 | - | - | 1,421 |
| Flowers Revenue | 3,282 | 808 | (380) | - | - | 3,710 |
| Mission Specified | 0 | 6,616 | (5,206) | (392) | - | 1,018 |
| Family Relief | 190 | 3,000 | (329) | | - | 2,861 |
| Property Development | 12,483 | 10,731 | - | (19,500) | - | 3,714 |
| SMB Groups | - | - | - | - | - | - |
| Uganda Field Trip | - | - | 0 | - | - | 0 |
| Regalia & Artefacts | - | - | - | - | - | - |
| Pastoral | 916 | - | (290) | - | - | 626 |
| South Sudan - Juba | - | - | - | - | - | - |
| Mercy Ministries | 9,336 | 4,057 | (6,360) | 3,000 | - | 10,033 |
| | 28,057 | 25,212 | (12,994) | (16,892) | - | 23,383 |
| **Endowment Funds:** | | | | | | |
| Flower fund | 29,065 | - | - | - | (1,162) | 27,903 |
| **Total Parish Funds** | 765,264 | 587,520 | (593,717) | - | 3,426 | 762,494 |

**Designated Funds:**

**Fixed Asset Fund**

The fixed asset fund represents the net book value of property fixed assets less any secured loans. The transfer relates to adjustment for fixed asset additions and the mortgage repaid during the year.

**Property Reserve Fund**

In 2018, the PCC designated £91,011 towards the costs of an extension to the Old Dover Road entrance to the Church premises and survey work to meet the costs of design and preparation work for this project. £8,244 was spent in 2019 ,£2,781 in 2020, £3,445 in 2021, nothing was spent in 2022 or 2023, £1,436 was spent in 2024 and £1,380 in 2025. This leaves a balance of £73,725.

**Mercy Ministries**

In 2017 the PCC resolved to designate 10% of the 2017 Unrestricted Gift Day donations, excluding the Gift Aid recoverable, for the Mercy Ministries. These funds are utilised as the PCC directs to support these ministries. There is £880.28 left and none was used this year (880.28 in 2024).

## Notes to the accounts

## For the year ending 31 December 2025

**9. PARISH FUNDS (continued)**

**Restricted Funds:**

**Children**
A fund to receive donations to support ministry to children.

**Youth**
A fund to receive donations to support ministry to young people.

**Flowers Revenue**
A fund to receive the interest from the Flower Endowment Fund. This is used to support the provision of flowers in the church.

**Mission Specified**
These funds are received from donors who specify the mission partner to whom the funds are to be given over the course of the financial year.

**Family Relief**
A fund available to the incumbent and churchwardens to provide support to members of the church family who experience financially difficult times.

**Property Development**
A fund containing money given for building projects and repayment of the associated mortgage loan.

**SMB Groups**
A fund to receive donations by SMB groups for mission partners.

**Uganda Field Trip**
A fund to receive donations to support teams who work with Jenga in Uganda.

**Regalia & Artefacts**
A fund to receive donations to purchase religious regalia and artefacts.

**Pastoral**
A fund to receive donations to support the pastoral activities of the church.

**South Sudan - Juba**
A fund to receive donations to support education work in Juba, South Sudan.

**Mercy Ministries**
A fund to receive donations to support the mercy ministries operated by the congregation: Christians Against Poverty, Make Lunch and Stop The Traffic.

**10. FINANCIAL COMMITMENTS**

There are no Financial Commitments at 31 December 2025 ( 2024: None ).

**11. EVENTS BEING CONSIDERED SUBSEQUENT TO THE YEAR END**

The general condition of the Kendall Hall premises continues to cause some concern and significant repair costs may need to be met in the next 3 years.

## The Parochial Church Council of St Mary Bredin, Canterbury

**Appendix 1.**

## Detailed Unrestricted Funds - Resources Expended Analysis

## For the year ending 31 December 2025

| | Total 2025 £ | Total 2024 £ |
|---|---|---|
| **Detailed Charitable Activity Costs:** | | |
| Mission giving | 40,240 | 39,548 |
| Ministry - Diocesan Parish Share | 158,782 | 152,282 |
| General ministry costs | 1,493 | 2,339 |
| Ministry costs - Fees shared with Diocese | 374 | 1,471 |
| Ministry costs - Discipleship Year costs | 0 | 19,303 |
| Clergy expenses | 2,107 | 3,053 |
| Parsonage houses costs | 4,845 | 456 |
| Associate Vicar employment costs | 44,228 | 48,853 |
| Music costs | 1,865 | 1,679 |
| Upkeep of services | 1,661 | 869 |
| Upkeep of churchyard | 1,565 | 161 |
| Ministry events | 15,355 | 37,646 |
| Children and Youth activities | 11,237 | 5,834 |
| Major premises repairs | 360 | - |
| | 284,112 | 313,492 |
| **Direct costs of events sales** | 15 | 1,116 |
| **Detailed Overhead costs** | | |
| Refuse and water costs | 5,776 | 4,733 |
| Insurance costs | 6,121 | 6,068 |
| Electricity and gas costs | 15,427 | 17,626 |
| Church and Centre minor repairs | 2,553 | 1,974 |
| Cleaning | 3,594 | 2,819 |
| Travelling | 1,333 | 2,541 |
| Hospitality | 348 | 295 |
| Staff training | 3,091 | 2,655 |
| Printing, stationery, photocopying and postage | 2,424 | 2,098 |
| Telephone | 1,990 | 1,486 |
| Office equipment maintenance | 2,709 | 1,357 |
| IT support | 2,560 | 2,400 |
| Website and IT costs | 6,505 | 5,702 |
| Fixture, fittings and equipment minor purchases | 314 | 1,474 |
| Bank and credit card charges | 382 | 306 |
| Loan interest paid | 14,776 | 16,787 |
| Employed staff costs | 194,181 | 185,223 |
| Recruitment costs | - | - |
| Independent Examiner fees and payroll costs | 3,058 | 3,980 |
| Consultancy Fees | - | - |
| Church Centre alarm system and lift costs | 1,936 | 1,093 |
| Sundry expenses | - | 0 |
| Professional fees | 1,380.00 | 1,436.40 |
| | 270,454 | 262,054 |
| Depreciation - Property | 23,523 | 23,525 |
| Depreciation - Furniture and Fittings | 480 | 761 |
| Depreciation - Office Equipment | 2,139 | 419 |
| | 26,142 | 24,705 |
| **TOTAL RESOURCES EXPENDED per Note 3 to Financial Statements** | **580,723** | **601,367** |

## The Parochial Church Council of St Mary Bredin, Canterbury

**Appendix 2.**

## Detailed Missionary and Charitable Giving Analysis

## For the year ended 31 December 2025

| | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|---|
| **RESOURCES EXPENDED INFORMATION** | | | | | |
| **Missionary and charitable giving:** | | | | | |
| **Overseas:** | | | | | |
| Support of D & U Drew | | | | - | 3,500 |
| Support of L & O Muerasse | 5,000 | 1,907 | | 6,907 | 7,032 |
| Support of G & S Venables | | | | - | 1,500 |
| Support of M Hayter | | | | - | 3,425 |
| Support of Jenga | 7,463 | | | 7,463 | 5,000 |
| Support of R Henderson | 4,000 | 313 | | 4,313 | 1,500 |
| Support of Sarah & Joe Harvey | 2,250 | 250 | | 2,500 | 4,800 |
| | | | | - | |
| **UK based:** | | | | - | |
| ACTS 435 | | | | - | 400 |
| Canterbury Schools Worker | 1,320 | | | 1,320 | 1,320 |
| Children's/Youth work | | 429 | | 429 | 1,425 |
| Family relief | | 229 | | 229 | 500 |
| Friends International | 1,000 | - | | 1,000 | 1,020 |
| GE Taylor | 5,168 | - 603 | | 4,565 | 5,813 |
| Jenga UK | - | | | - | 750 |
| Lucy Preston | - | | | - | 2,100 |
| Martin Hayter | 7,000 | 1,925 | | 8,925 | 3,500 |
| Time Out | 1,500 | | | 1,500 | 1,500 |
| STT | | | | - | 328 |
| UCCF - T Conka | 4,000 | | | 4,000 | - |
| Uganda trip/laptops | | 1,085 | | 1,085 | 4,972 |
| Church family | 539 | | | 539 | - |
| | | | | - | |
| **Partnership giving:** | | | | - | |
| Fusion | | | | - | 300 |
| Christ Church Christian Union | 500 | | | 500 | 500 |
| Kent University Christian Union | 500 | | | 500 | 500 |
| Street Pastors | | | | - | 500 |
| Total Missionary and Charitable Giving As shown on Page 11 | **£ 40,240** | **£ 5,535** | **-** | **£ 45,775** | **£ 52,185** |