St Mark's Church Gillingham

'Living for Jesus, Loving Gillingham, Learning Together'

ANNUAL REPORT & ACCOUNTS

of the

PAROCHIAL CHURCH COUNCIL

For the year ended 31st December 2025

PCC Chair

Revd Catharina Olsson – Gisleskog

St Mark's Parish Office,
The Old Vicarage, Vicarage Road, Gillingham ME7 5JA

Bank

HSBC Bank plc, High Street, Chatham, Kent ME4 4BQ

Independent Examiner

JR Caladine FCCA CTA FCIE
Caladine Limited, Chantry House, 22 Upperton Road,
Eastbourne, East Sussex BN21 1BF

Charity no. 1141709

St Mark's PCC, Gillingham

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St Mark's Church, Gillingham
Annual Report of the Parochial Church Council
for the year ended 31 December 2025

Administrative information

St Mark's PCC is a body corporate (PCC Powers Measure 1956, and the Church Representation Rules 2022) and registered with the Charity Commission, Charity Number 1141709

Church address	St Mark's Church Canterbury Street Gillingham Kent ME7 5TP	01634 570 320
Church office	St Mark's Parish Office The Old Vicarage Vicarage Road Gillingham Kent ME7 5JA	01634 570 489

Parochial Church Council (PCC)

Incumbent (Vicar) Revd Catharina Olsson – Gisleskog

Churchwardens

From January 2025 to APCM 2026 Mrs Karen Dyer
Mrs Colette Wentzel

Deanery Synod

From APCM 2023 to 2026	Mr Glyn Allen	*Treasurer St Mark's*
	Dr Jess Mahdavi-Gladwell	
	Mrs Sally Bloor	*SMIC rep*
Diocesan Synod	Mr Glyn Allen	*From Aug 2021 – May 2027*
SMI Church nominated rep	Mr Matthew Keeler	*Focal Lay Minister SMI*
	Mrs Carolyn Facey	*SMIC rep*

Elected to PCC

From APCM 2023 – 2026 Seun Adigun
Chris Blewett (resigned January 2025)
Maria O'Hagan
Vicki Onitiri

From APCM 2024 – 2027	Mrs Vicky Allen Mrs Janet Mann Mr Alastair Williams Mrs Cindy—Reeve-Vigour
From APCM 2025 – 2028	Promise Anga, Trevor Dyer Pauline Jackson (from January 2025) Benjamin Maskell
Bankers	HSBC Bank plc High Street, Chatham, Kent ME4 4BQ
Independent Examiner	J R Caladine FCCA CTA FCIE Caladine Limited Chantry House, 22 Upperton Road, Eastbourne, East Sussex BN21 1BF

Structure, Governance and Management

The Parochial Church Council is a corporate body, established by the Church of England. The PCC operates under the Parochial Church Council (Powers) Measure. The PCC is registered with the Charity Commission (no. 1141709).

PCC Members are also Charity Trustees and must ensure compliance with charity law and church (ecclesiastical) law and exercise a duty of prudence and a duty of care. The Trustees have paid due regard to the public benefit guidance issued by the Charity Commission in deciding what activities the charity should take.

The method and appointment of PCC members is set out in the Church Representation Rules. All regular church attendees are encouraged to register on the Electoral Roll and are thereby eligible to stand for election to the PCC. In 2009 the Annual Parochial Church Meeting agreed to electing 12 members for 3-year terms of office with casual vacancies filled by those with most votes and to suspend until rescinded, the 6-year rule for the term of office of a Churchwarden.

The PCC continues to comply with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Other matters related to church and other legislation (compliance with Health and Safety and Disability Discrimination etc.) are brought to the notice of PCC members for review and action.

Committees

The Standing Committee is a statutory requirement and comprises the Vicar, Churchwardens, Treasurer, PCC Secretary and at least one, but no more than four, elected members from the PCC. This Committee meets, when required, and brings recommendations to PCC meetings on various matters, including those referred to it by the Council. It has power to take decisions on behalf of the PCC when required.

Other committees or Task Groups are formed and meet as required to consider various aspects of church life.

We also have, with formal terms of reference, Task Groups for Property, Finance, HR, Mission Links and Pre-School Management. It is our intention that all members of the PCC sit on at least one of these groups and the clergy are members of each group by right. These groups have met as and when necessary and reported back to PCC with recommendations.

St Mary's Island District Church Council operates with separate accounts and meetings under the leadership of the Vicar and the Focal Minister (lay position). Their annual reports are published and sent to the Diocese separately, but we include them together with this report in our Charity Commission submission. St Mary's Island has its own District Council Scheme (i.e. its 'constitution') approved by Bishop's Council and the Diocesan Registrar.

Objectives and Activities

The role of the PCC is:

To promote the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England and upholding the evangelical charismatic tradition of St Mark's.

To co-operate with the minister in promoting, in the parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. To accomplish this, we seek together through prayer to discern 'the will of the Lord'.

To take responsibility for the right administration of the Church and its properties and, in conjunction with the Churchwardens and Treasurer, to make financial provision for staff salaries, Parish Indicative Offer, general maintenance and running costs as well as the various charitable needs.

To make considered decisions, after discussion and prayer, on behalf of the whole Church fellowship rather than simply promoting members' individual or partisan interests. In the planning of activities, the PCC has considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

The Church's Purpose Statement is
'Living for Jesus, Loving Gillingham and Learning Together'.

Review of the year

Church Attendance

Electoral Roll Report 2026
The Electoral Roll for St Mark's Church Gillingham on 4th May 2025 is as follows:

The number on the Electoral Roll is 150.

The number on the Electoral Roll in May 2025 was 144.

8 people have moved away or moved churches.
1 person has died.
There were 15 new applications this year.

The Electoral Roll for St Mary's Island 2026

The number on the Electoral Roll is 65.

The number on the Electoral Roll in 2025 was 58.

Total Electoral Roll number for St Mark's Parish stands at 215 (202 for 2024).

The attendance at major St Mark's events was as follows:

Easter Day Service – 194 (180 in 2024)
Christmas Day and Eve Services – 182 (169 in 2024)

In October 2025, a study was carried out on church attendance (in person) during the month. The statistics showed:

Average gross weekly attendance (excluding school services) 110 (132 in 2024).

Additionally, a number of people viewed services and events online live and after the event on 'catch up'. The actual number who stayed connected for the entirety of an event is unknown.

The PCC will continue to use the full data to focus ministry accordingly and track trends in the future.

Church Status PCC

During the year, the PCC met seven times, and the Standing Committee met when there wasn't a full PCC meeting. The Council remain focused on proper governance of our Church and have also spent time on discerning where God wants us to be as a Church. In October the PCC held an Away Day at St Benedict Retreat Centre. The Day was split into two parts. In the morning the PCC looked intensively at Safeguarding, introducing the safeguarding team and looking at all areas of Safeguarding.

After lunch the group looked at St Mark's Vision, our existing vision and looking at our priorities going forward with a view to planning Mission Action Plan for 2026.

Details of the activities are covered in the more specific report of the PCC by the PCC Secretary, Vicky Allen.

Staff and elected roles

Siobhan Bolton has continued as Church Administrator and now gives assistance to the Church Treasurer, having increased her hours in 2024 for this purpose.

In August we said farewell to Lynne Martin, as she retired from her role as Chaplain to the Medway Universities Campus. We record thanks to Lynne for her long service to students and to St Mark's and we wish her a long and happy retirement in her new location.

Christine Curtis' Strategic Development role as Community Missioner finished in April after five years duration. We give thanks to Christine for all she has done and achieved during this time, and we wish her well in whatever God has in store for her in the future.

Trevor Dyer has continued developing his Community Pastor role, since being appointed in November 2024. Trevor is working to serve the local community, in building up relationships and has started a number of new initiatives.

Buildings

A number of minor routine maintenance jobs were carried out on the church, including installing new bollards to prevent illegal parking outside the church. Plans are in place to urgently clean debris from the church gutters.

In accordance with Church of England requirements, the church building was subjected to a five yearly (Quinquennial) inspection by a Diocesan approved Architect during October 2023. The inspector's report made a number of observations requiring repairs to be undertaken. Most of this work has yet to be started and is being reviewed by the Property Task Group.

During the summer the Vicarage Hall floor was treated, windows and radiators cleaned, and toilets and kitchen deep-cleaned and a wasp nest was removed.

The Garden House is in need of redecoration, and the garden is heavily overgrown. This will be addressed next year in readiness for our new curate who will take up residence in June 2026.

An Eco Church Group was formed with the view to review our Eco policies, activities, and strategy, and to apply for the A Rocha Bronze Award. A Net Zero Energy Audit will be carried out next year funded by Parish Buying on behalf of the National Church of England. The PCC is grateful to all those who volunteer to oversee and keep our buildings in good condition and fit for purpose.

Church Activities

As you will see from the many reports that have been submitted in the Statutory and Additional Reports document, there are a vast array of activities that are undertaken in the life of St Mark's.

The main regular activities were:
Home Groups and Trios, Open Church, Dementia Café, Parent and Toddlers, Children's Church, Ladies Group, Youth Group, Peace and Hope Group, Pre-school, Foodbank, Prayer Meeting.

Children's Church continues to meet in the Vicarage Hall and continues to be both rewarding and challenging. When the group does not meet and children are in church, activities have been created for them to engage with. We are grateful to Karen Dyer and Katie Blewett for leading this work, supported by others.

Various activities have been provided for the youth, which has included teaming up with St Augustine's Church for some social and faith events.

We have continued to broadcast our services, apart from All Age services, using YouTube during the year, to enable those people to participate, who are not able to attend in person.

A monthly Prayer meeting has run every first Wednesday of the month in the Vicarage Hall. We have also run an Alpha Course during the year.

We are grateful to all who have enabled and helped sustain the many activities of St Mark's. By God's grace, we have been able to continue worshipping and serving Him in diverse and meaningful ways.

SDF

Three Church Plants "change projects" were created in 2019 to run over five years with three part time salaried staff members. These who were/are employed by the Diocese and based at, but not limited to St Mark's, have worked to grow their projects.

Gospel Plant Leader – This role ran from October 2019 until October 2024.

Community Pastor – Trevor Dyer took up this vacant position in November 2024 with a key part of his role being to reach out to the marginalised and isolated people in Gillingham. He is working to support and grow the work of Open Church at St Mark's and St Augustine's churches and to lead a team of volunteers in their own faith development. Trevor will continue to develop the warm hospitality of Open Church, offering various social activities and bringing hope and transformed lives to those who attend. This role is an SDF/Church Army initiative.

Community Missioner – Christine Curtis took up her role in May 2020. Christine engaged with a wide range of local community groups, partnerships with local schools and has set up 'Messy Church' and Holiday Clubs in various locations in Gillingham. Christine's SDF role finished in April 2025. We pray that the work built up by Christine may continue to flourish under volunteer leadership going forward.

You can read full reports on the SDF work in the Statutory and Additional Reports document.

St Mark's Parish - St Mary's Island Church (SMIC)

St Mary's Island Church has continued to meet every week, with many different activities taking place. The full report of the activity of SMI Church is covered in a specific report within the Additional Reports document.

St Mary's Island C of E School (SMIS)

The school continues to flourish under the headship of Christine Easton and the report can be seen in the Additional Reports document.

Financial Review

General Fund
For 2025 financial year, we forecast a budget deficit on PCC unrestricted General Fund of £10,656, which included transfers between Repair and Pre-school Funds. The year finished with a deficit of £18,389.

Before transfers, our total income at £131,005 was down compared to £143,973 in 2024, with expenditure up at £155,477 compared to £152,125 in 2024.

Donations (Voluntary Income) decreased to £115,740 from £125,339 in 2024, being lower than budget by £9,260. Gift Aid tax recovered amounted to £20,986, including income accrual. Income from the Parish Giving Scheme was £47,781 plus Gift Aid.

Income continued to be supplemented by rental for the Garden House of £8,820 for the year, paid by the Diocese to provide housing provision for the Medway Campus Chaplain. Payments ceased in August with the departure of the Chaplain. We expect payments to be resumed in 2026 when our new curate takes up residence.

For expenditure, the total running costs for our buildings were lower than budget by approx. £3,630. Youth and children and evangelism were both lower than budget. Mission Giving from General Fund was £12,500 and based on 10% of donations received in 2025, our General Fund Away Giving in 2026 will be budgeted at £11,600.
We paid £62,529 to the Diocese as our St Mark's Parish Indicative Offer. The total Parish Offer, combined with SMI Church contribution, was £78,464 which was 5.3% higher than 2024.

The General Fund cash at bank and in hand at 31 December 2025 was £33,322. After debtors and creditors adjustment the net current asset was £33,628. This represents a 'reserve' of 20.6% of our 2026 forecast expenditure. The PCC maintained the minimum

Reserve Policy for 2025 of £55,000. The Reserve Policy will be reviewed by the PCC annually. Cash reserves are 20.4% of 2026 forecast expenditure.

Other Funds

For income, expenditure and transfer details for Other Funds, please refer to End of Year Financial Statements

Reserve Policy

It is PCC policy to maintain a balance on free reserves (net current assets) to smooth out any fluctuations in cash flow and to meet emergencies. The PCC maintained a General Fund minimum reserve policy of £55,000 for 2025.

Total Funds held by the charity - £136,508.
Restricted Funds - £57,775
Designated Funds - £45,105
Unrestricted Funds (reserve) - £33,628 which represents 20.6% of 2026 General Fund forecast expenditure.

The Restricted Funds are earmarked for future projects and ongoing commitments. The Designated Funds are earmarked potential expenditures but can be redirected for other uses as directed by the PCC.

Risks

The PCC continually considers and reviews the risks that could materially impact on the financial viability of the charity.

The level of voluntary giving reduced by a significant amount during 2025, due to some donors leaving or stopping their donations due to changed circumstances. Going forward, we trust that we will see an increase of new people attending church, which will in turn increase the overall level of giving. It is also planned to hold a gift day in 2026, with specific teaching on generous giving. Some members, however, will continue to have additional financial burdens resulting from cost-of-living pressures.

The high cost of energy will continue to impact on the cost of running our buildings. While we have maintained competitive tariffs for electricity, our gas contracts are due for renewal at the beginning of next year. We are confident they can be secured at a competitive rate. We will also take steps to ensure that our energy usage is optimised to minimise waste.

With Mike Young serving as voluntary Gift Aid Secretary, our Gift Aid claims will continue to be processed in a timely manner. This combined with our membership of the Parish Giving Scheme, where Gift Aid claims are processed on our behalf, has removed the risk of losing Gift Aid entitlement.

The PCC reviews the financial position on a monthly basis and takes action as required to mitigate emerging risks. Although the 2026 budget forecasts a substantial deficit, the current level of unrestricted reserves and designated funds supports an overall financial risk assessment of low to medium.

Going concern

The trustees have considered the going concern status of the charity and conclude that there are no material uncertainties affecting the ability of the charity to continue as a going concern. This has also been considered in the context of cost-of-living challenges and the cash position at the date of signing along with future cash projections.

2026 General Fund Budget

The PCC has approved the final General Fund 2026 V4 budget, with a year-end forecast deficit of £27,228 and an assumed voluntary income of £115,000.

Summary

This year has brought further change, challenge, and encouragement to the life of St Mark's. The Annual Report, together with the Statutory and Additional Reports, reflects the breadth of ministry taking place and the dedication shown across our church community. We remain deeply grateful to all who have offered their time, gifts, and financial support to further God's work in Gillingham, whether or not their contributions are formally recorded. It has been encouraging to see continued engagement in our monthly prayer meetings, the Alpha course, and the ministries serving our children, young people, and wider congregation.

Our witness as a church continues to be expressed most clearly through how we welcome, serve, and care. The congregation remains committed to blessing the local community, which continues to face significant social inequalities and challenges. We are thankful for the church kitchen, which enables us to extend hospitality more effectively both within the fellowship and to those beyond our doors. We pray that this ministry will continue to be a source of blessing.

Although financial pressures persist - particularly in light of the ongoing cost-of-living crisis - we remain thankful for the sacrificial generosity of so many, whose giving sustains the ministry and mission of St Mark's locally and further afield. We trust that God, who has provided faithfully in the past, will continue to meet all our needs.

As we look back with gratitude, we thank God for our diversity and the freedom to worship and gather without fear - something denied to many around the world. Looking ahead to 2026, with hope and expectation for both spiritual and numerical growth, we continue to pray for those in need and to trust in God's sustaining care. May we shine as lights in a dark world, faithfully bearing witness to Christ in all we do.

Signed on behalf of the Parochial Church Council by the Chair on 12th May 2026

Revd Catharina Olsson Gisleskog

ST MARK'S PCC, GILLINGHAM

INDEPENDENT EXAMINER'S REPORT

TO THE PCC OF ST MARK'S PCC, GILLINGHAM

I report to the PCC on my examination of the financial statements of St Mark's PCC, Gillingham (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report
As the PCC of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement
Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
2 the financial statements do not accord with those records; or
3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.



John Caladine FCCA CTA FCIE
Caladine Limited
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF

Date: 26 May 2026

ST MARK'S PCC, GILLINGHAM

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

Current financial year	Notes	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Income from:						
Donations and legacies	2	115,740	-	8,773	124,513	160,702
Charitable activities	3	13,460	-	120,112	133,572	146,686
Investments	4	-	930	390	1,320	1,521
Other income	5	1,805	-	-	1,805	1,968
Total income		131,005	930	129,275	261,210	310,877
Expenditure on:						
Charitable activities	6	155,477	-	129,712	285,189	395,266
Total expenditure		155,477	-	129,712	285,189	395,266
Net income/(expenditure)		(24,472)	930	(437)	(23,979)	(84,389)
Transfers between funds	15	6,083	5,377	(11,460)	-	-
Net movement in funds		(18,389)	6,307	(11,897)	(23,979)	(84,389)
Reconciliation of funds:						
Fund balances at 1 January 2025		299,517	38,798	69,672	407,987	492,376
Fund balances at 31 December 2025		281,128	45,105	57,775	384,008	407,987

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ST MARK'S PCC, GILLINGHAM

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

Prior financial year	Notes	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:					
Donations and legacies	2	125,339	-	35,363	160,702
Charitable activities	3	16,630	-	130,056	146,686
Investments	4	36	1,045	440	1,521
Other income	5	1,968	-	-	1,968
Total income		143,973	1,045	165,859	310,877
Expenditure on:					
Charitable activities	6	152,125	33,500	209,641	395,266
Total expenditure		152,125	33,500	209,641	395,266
Net income		(8,152)	(32,455)	(43,782)	(84,389)
Transfers between funds	15	3,927	5,377	(9,304)	-
Net movement in funds		(4,225)	(27,078)	(53,086)	(84,389)
Reconciliation of funds:					
Fund balances at 1 January 2024		303,742	65,876	122,758	492,376
Fund balances at 31 December 2024		299,517	38,798	69,672	407,987

ST MARK'S PCC, GILLINGHAM

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Property, plant and equipment	**12**		247,500		247,500
Current assets					
Trade and other receivables	**13**	3,778		3,146	
Cash at bank and in hand		138,107		164,646	
		141,885		167,792	
Current liabilities	**14**	(5,377)		(7,305)	
Net current assets			136,508		160,487
Total assets less current liabilities			384,008		407,987
Net assets			384,008		407,987
The funds of the charity					
Restricted income funds	**15**		57,775		69,672
Unrestricted funds - general	**17**		281,128		299,517
Unrestricted funds - designated	**16**		45,105		38,798
			384,008		407,987

The financial statements were approved by the PCC on ..... 12th May 2026

Revd C Olsson Gisleskog
PCC Chair

1 Accounting policies

Charity information
St Mark's PCC is a body corporate (PCC Powers Measure 1956, and the Church Representation Rules 2022) and registered with the Charity Commission, Charity Number 1141709.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the PCC have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the PCC continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the PCC in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Property, plant and equipment

Consecrated and benefice property is not included in the accounts in accordance with s10(2) (a) and (c) of the Charities Act 2011.

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. All expenditure incurred during the year on consecrated or beneficed buildings, individual items under £1,000 and the repair of moveable church furnishings acquired before 1st January 2000 is written off.

Depreciation on fixed asset properties has not been provided in these accounts as any charge is considered to be mot material, on the basis that the asset has either a very long useful life;or residual value, based on its current value, which is not materially different from its carrying value. depreciation is provided on all other tangible fixed assets at rates calculated to write off the cost, less estimated residual value, over the expected useful lives of the assets on the following basis:

Freehold land and buildings	Nil

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Small items of equipment under £1,000 are debited to the Statement of Financial Activities as they arise.

1.7 Impairment of non-current assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies (Continued)

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including trade and other payables and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	94,754	7,862	102,616	99,834	9,660	109,494
Grants	-	-	-	-	25,035	25,035
GA tax recovered	20,986	911	21,897	25,505	668	26,173
	115,740	8,773	124,513	125,339	35,363	160,702
Grants						
Strategic Development Fund	-	-	-	-	5,035	5,035
Development Fund - Marshalls Charity	-	-	-	-	20,000	20,000
	-	-	-	-	25,035	25,035

3 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Charitable activities						
Wedding and funeral fees	1,840	-	1,840	1,200	-	1,200
Pre School income	-	120,112	120,112	-	130,056	130,056
Charitable rental income	11,620	-	11,620	15,430	-	15,430
	13,460	120,112	133,572	16,630	130,056	146,686

4 Income from investments

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £
Interest receivable	-	930	390	1,320

	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
Interest receivable	36	1,045	440	1,521
	36	1,045	440	1,521

5 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	448	78
Garden House reimbursement	1,357	1,890
	1,805	1,968

6 Expenditure on charitable activities

	Charitable activities	Charitable activities
	2025	2024
	£	**£**
Direct costs		
Staff costs	18,731	18,970
Parish Offer	62,529	59,991
Vicar & vicarage costs	4,789	3,761
Garden House running costs	3,059	3,294
Church running costs	28,410	27,559
Church Hall (VH) running costs	7,926	9,897
Parish Centre (OV) running costs	7,975	8,828
Youth and children's work	1,339	436
Evangelism	195	690
Office costs	4,483	3,381
Capital Projects - Church kitchen refurbishment	-	123,669
Pre-School salaries	108,226	96,655
Pre-School other costs	15,224	12,720
Church Hall (VH) repairs - CRF	-	3,308
Other Expenditure	958	540
SDF Expenditure	910	5,004
	264,754	378,703
Mission Giving (see note 7)	17,502	13,545
Share of support and governance costs (see note 8)		
Governance	2,933	3,018
	285,189	395,266
Analysis by fund		
Unrestricted funds - general	155,477	152,125
Unrestricted funds - designated	-	33,500
Restricted funds	129,712	209,641
	285,189	395,266

7 Mission giving

	Charitable activities 2025 £	Charitable activities 2024 £
Grants to institutions:		
Nehemiah Mission India	1,000	1,000
Simeons Trustees/Hyndman's Trustees	500	500
Medway Night Shelter	500	-
Tear Fund	1,400	1,200
Let Loose	1,500	2,000
Family Trust	1,500	1,200
Poverty & Hope	1,000	1,000
Mike Campbell Foundation	600	500
Aruls	600	500
Wycliffe	750	1,000
SIM	1,500	1,800
Dognons France	-	360
CBM	-	250
Williams Support	300	500
Friends of the Holy Land	400	490
	12,150	12,300
Paid From Mission Fund	845	995
Paid from India Fund	4,000	250
Payments to individuals	507	-
	17,502	13,545

The grants paid in the year comprise £12,150 (2024: £12,300) from the General Fund allocations and £5,352 (2024: £1,245) from Restricted donations.

8 Support costs allocated to activities

	2025 £	2024 £
Governance costs	2,933	3,018
Analysed between:		
Charitable activities	2,933	3,018

8 Support costs allocated to activities (Continued)

Governance costs comprise:	2025 £	2024 £
Independent examination fees	1,200	1,140
Accountancy	1,500	1,620
Software and expenses	233	258
	2,933	3,018

9 PCC

None of the PCC (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Church	1	3
Pre-School	6	5
	7	8

Employment costs	2025 £	2024 £
Wages and salaries - Church	18,731	18,970
Wages and salaries - Pre-School	108,589	96,655
	127,320	115,625

There were no employees whose annual remuneration was more than £60,000.

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Property, plant and equipment

	Freehold land and buildings £
Cost	
At 1 January 2025	247,500
At 31 December 2025	247,500
Carrying amount	
At 31 December 2025	247,500
At 31 December 2024	247,500

Freehold land and buildings comprise :

The Parish Centre (Old Vicarage) with a book value of £160,000, and Garden House (Curate House) with a book value of £87,500

The actual cost value of these properties is not known. The properties are functional properties and are maintained to a good standard such that depreciation is not considered material. The value of the properties exceeds the book value and their use and position on church land makes disposal difficult. The Garden House is currently let in the short term.

13 Trade and other receivables

	2025 £	2024 £
Amounts falling due within one year:		
Other receivables	2,078	3,146
Prepayments and accrued income	1,700	-
	3,778	3,146

14 Current liabilities

	2025 £	2024 £
Other taxation and social security	2,677	2,404
Accruals and deferred income	2,700	4,901
	5,377	7,305

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Community Development fund	4,940	-	-	-	4,940
Peace and Hope	782	-	-	-	782
Strategic Development fund	1,661	-	(910)	-	751
Specific Donation fund	8,407	1,360	-	-	9,767
Small funds	76	-	-	-	76
Vicars Discretionary fund	1,205	-	(507)	-	698
Development fund	6,187	5,451	-	-	11,638
Head of Youth, Children and Families fund	1,250	-	-	-	1,250
India fund	9,457	-	(4,000)	-	5,457
Mission fund	9,277	1,142	(845)	350	9,924
Pre-school fund	26,430	120,272	(123,450)	(11,810)	11,442
Ashburnham fund	-	1,050	-	-	1,050
	69,672	129,275	(129,712)	(11,460)	57,775

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Community Development fund	4,940	-	-	-	4,940
Peace and Hope	782	-	-	-	782
Strategic Development fund	1,630	5,035	(5,004)	-	1,661
Specific Donation fund	7,405	1,350	(348)	-	8,407
Small funds	76	-	-	-	76
Vicars Discretionary fund	205	-	-	1,000	1,205
Development fund	71,709	28,147	(93,669)	-	6,187
Head of Youth, Children and Families fund	1,250	-	-	-	1,250
India fund	9,707	-	(250)	-	9,457
Mission fund	8,685	1,087	(995)	500	9,277
Pre-school fund	16,369	130,240	(109,375)	(10,804)	26,430
	122,758	165,859	(209,641)	(9,304)	69,672

The Ashburnham Fund is a new fund relating the Church weekend away in 2026. The fund transactions in 2025 were some advance congregation contributions.

16 Unrestricted funds - designated

These designated funds represent repair fund savings under agreed saving plans with the Diocese to carry out periodic and emergency repairs to properties as required. These funds are unrestricted funds which are material to the charity's activities.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Church Repair fund	12,453	392	-	2,300	15,145
Garden House Repair fund	6,150	192	-	1,040	7,382
Legacy fund	9,223	-	-	-	9,223
Parish Centre (Old Vicarage) Repair fund	10,008	306	-	1,219	11,533
Church (Vicarage) Hall Repair fund	964	40	-	818	1,822
	38,798	930	-	5,377	45,105

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Church Repair fund	14,657	496	(5,000)	2,300	12,453
Garden House Repair fund	4,923	188	-	1,039	6,150
Legacy Development fund	25,000	-	(25,000)	-	-
Legacy fund	9,223	-	-	-	9,223
Parish Centre (Old Vicarage) Repair fund	8,475	314	-	1,219	10,008
Church (Vicarage) Hall Repair fund	3,598	47	(3,500)	819	964
	65,876	1,045	(33,500)	5,377	38,798

The transfers to designated repair fund accounts in the year represent agreed annual contributions towards future repair costs.

Incoming resources represent deposit interest in the year.

Expenditure in 2024 represents contributions to the new church kitchen (£30,000) and repairs to the Church Hall (£3,500).

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
General funds	299,517	131,005	(155,477)	6,083	281,128

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
General funds	303,742	143,973	(152,125)	3,927	299,517

18 Analysis of net assets between funds

	Unrestricted funds general 2025	Unrestricted funds designated 2025	Restricted funds 2025	Total 2025
	£	£	£	£
At 31 December 2025:				
Property, plant and equipment	247,500	-	-	247,500
Current assets/(liabilities)	33,628	45,105	57,775	136,508
	281,128	45,105	57,775	384,008

	Unrestricted funds general 2024	Unrestricted funds designated 2024	Restricted funds 2024	Total 2024
	£	£	£	£
At 31 December 2024:				
Property, plant and equipment	247,500	-	-	247,500
Current assets/(liabilities)	52,017	38,798	69,672	160,487
	299,517	38,798	69,672	407,987

19 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

ST MARY'S ISLAND CHURCH

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Caladine

Chartered Certified Accountants

ST MARY'S ISLAND CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2025

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ST MARY'S ISLAND CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2025

CHURCH INFORMATION

Address

The Old Vicarage
Vicarage Road
Gillingham
Kent
ME75JA

Trustees

Catherine Olsson Gisleskog - Minister
Matt Keeler - Focal Lay Minister
Carolyn Facey - Lay Minister
Roy Facey
Andy Ward
Shirley Rogers
Luke Knott
Sathish Narayanan
Fiona Farrin
Nickie Forrest
Oliver Wood
Sally Bloor
Wendy Drobka
Chris Pinner
Claude Khan
Tamsin Knott
Glen Ellis

Bankers

Barclays Bank PLC
Medway Towns Branches
Leicester
LE87 2BB

Independent Examiner

J R Caladine FCCA
Caladine Limited
Chartered Certified Accountants
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF

REPORT OF THE TRUSTEES'

The Trustees have pleasure in presenting their annual report and accounts for the year ended 31 December 2025.

1 Objectives and activities

The object of the Church is the advancement of the Christian faith in and around St Mary's Island, Chatham and the surrounding areas. A wide range of activities are undertaken by the Church including Little Fishes, Messy Church and ministry to local area.

2 Public Benefit

The Trustees consider that the objectives as described above fulfil the requirements of the Charity Commission's public benefit disclosure.

3 Structure, governance and management

The Church is a District Church Council and is part of the ecclesistical parish of St Mark, Gillingham (Registered Charity number 1141709).

The Trustees who served during the year were:

Catherine Olsson Gisleskog - Minister
Matt Keeler - Focal Lay Minister
Carolyn Facey - Lay Minister
Roy Facey
Andy Ward
Shirley Rogers
Luke Knott
Sathish Narayanan
Nancy Narayanan until 11/05/2025
Fiona Farrin
Kathy Hurst until 11/05/2025
Nickie Forrest
Oliver Wood
Sally Bloor
Wendy Drobka
Chris Pinner
Claude Khan from 11/05/2025
Tamsin Knott from 11/05/2025
Glen Ellis from 11/05/2025

4 Financial review

Income for the year amounted to £42,805 (2024: £28,764) and expenditure £32,877 (2024: £27,203) leading to a surplus for the year of £9,928 (2024: £1,561). Total funds at the year end were £31,739 (2024: £21,811).

5 Review of activities

During the year the Church continued to meet every Sunday for worship, and continued the successful work with Little Fishes and Messy Church in reaching out the local community.

Members of the also engage the wider community with a range of coffee mornings and discussions.

REPORT OF THE TRUSTEES' (CONTINUED)

6 Reserves Policy

The Church seeks to retain reserves when possible to cover up to six months normal expenditure at around £16,000. Current reserves as at 31 December 2025 were £31,739 (2024: £21,811).

7 Risk Management

The Trustees have examined the major strategic business and operation risks which the Church faces and confirm that systems are in place to manage and mitigate these risks.

8 The Church's accountant is J R Caladine Esq of Caladine Limited, Chartered Certified Accountants of Chantry House, 22 Upperton Road, Eastbourne, East Sussex, BN21 1BF who has carried out the Independent Examination.

The Old Vicarage
Vicarage Road
Gillingham
Kent

Date:

On behalf of the Trustees

.....
Revd Catherina Olsson Gisleskog
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST MARY'S ISLAND CHURCH

I report to the Church Trustees on my examination of the accounts of st Mary's Island Church ('the Charity') for the year ended 31 December 2025, which are set out on pages 4 to 6.

Responsibilities and basis of report

As the Trustees of the Church 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 Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the 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 Church as required by section 130 of the Act; or

(2) the accounts do not accord with those records.

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.

J R Caladine FCCA
Caladine Limited
Chartered Certified Accountants
Chantry House, 22 Upperton Road
Eastbourne, BN21 1BF

ST MARY'S ISLAND CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2025

RECEIPTS AND PAYMENTS ACCOUNT

		2025 £	2024 £
Receipts			
Planned giving	Gift Aid - bank	19,897	19,670
	Gift Aid - Envelopes Stewardship	183	175
Collections	Loose plate collections	1,822	2,011
	Messy Church & Little Fishes	2,178	1,882
	Sum Up donations	6,853	4,928
Gift Aided Recovered	Tax Recoverable on Gift Aid	11,785	-
Other Receipts	Deposit interest	87	98
	Sundry income	-	-
		42,805	28,764
Payments			
Mission and Charitable Giving			
	Giving to Missionary Societies	1,530	1,800
	Home Mission	10,521	8,196
Parish Share	Ministry Parish Offer	15,935	14,508
Church Running Expenses			
	Parish training and mission	60	60
	Church running - staffing	-	-
	Church maintenance & furniture	-	-
	Upkeep of services	3,967	1,797
	Administration	384	482
Hall Running Costs	Electricity		
Governance costs	Independent examinamination fee	480	360
Other Payments	Children's work	-	-
		32,877	27,203
Net receipts/(payments)		**9,928**	**1,561**
Cash funds at 1st January 2025		21,811	20,250
Cash funds at 31st December 2025		**31,739**	**21,811**

ST MARY'S ISLAND CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2025

STATEMENT OF ASSETS AND LIABILITIES

Cash funds	**2025** £	**2024** £
Deposit Account	2,629	2,542
Cash at bank and in hand	29,110	19,269
TOTAL Cash Funds	31,739	21,811
Debtors		
Gift Aid Claim	4,974	10,823
Liabilities		
Hall running costs - St Mary Island School	3,000	3,000
Independent Examination fee	540	480
	3,540	**3,480**

Approved by the Trustees on ..... and signed on its behalf by

.....
Revd Catherina Olsson Gisleskog
Trustee

NOTES TO THE FINANCIAL STATEMENTS

1 Accounting Policies

The Financial Statements have been prepared on a receipts and payments basis in accordance with Section 133 of the Charities Act 2011.

1.1 Donations

Donations are recognised when received by or on behalf of the Church.

1.2 Expenditure

Expenditure is recognised in the period in which it is incurred and allocated to the appropriate category.

1.3 Unrestricted funds:

The Church operates a General Fund for the day to day activities.

3 Trustee and Related Party Transactions

During the year five trustees received reimbursement of expenses totalling £4,840 related to worship activities, refreshments for meetings and expenses for outreach activities including Little Fishes and Messy Church.

There were no other related party transactions in the year.