REGISTERED CHARITY NUMBER: 1144409

St Dunstan's Church Cranbrook

'A faithful, welcoming and compassionate church for all'

REPORT OF THE PAROCHIAL CHURCH COUNCIL

AND

FINANCIAL STATEMENTS

INDEPENDENT EXAMINERS REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

ST DUNSTAN'S CHURCH

REPORT OF THE PAROCHIAL COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2025

Administrative Information

The Parochial Church Council (PCC) of St Dunstan's Church, Cranbrook is a corporate body (PCC Powers Measures 1956, Church Representation Rules 2006) with charitable status (Charity Commission registration 1144409). The PCC is responsible for promoting the whole mission of the Church - pastoral, evangelistic, social and ecumenical - in the ecclesiastical parish. In addition, it is responsible for its paid staff and for the maintenance of St Dunstan's Church and Church House, both of Stone Street, Cranbrook, TN17 3HA. The PCC comprises members, ex-officio officers and lay representatives. Per the Church Representation rules, members are elected at the Annual Parochial Church Meeting (APCM) for a period of 3 years by parishioners registered on the electoral roll.

PCC Members' Responsibilities

The PCC prepares an annual report and financial statements in accordance with its statutory framework and accounting conventions. Charity law requires the PCC to prepare and publish financial statements annually that accurately reflect the financial transactions of the year in question.

In preparing its financial statements, the PCC is required to:

- Select suitable accounting policies and apply them consistently
- Demonstrate that its judgements and estimates have been reasonable and prudent
- Assume ongoing concern unless it is inappropriate to presume that the activities of the church will continue

All trustees gave of their time freely and there was no trustee remuneration in 2025. The PCC met formally on eight occasions during the year.

PCC Members

Rev. Richard King	Vicar and Chair
Nye Jones	Churchwarden and Vice Chair
Andrew Gasson	Churchwarden
Rev John Tapper	Treasurer
Maggie Day	
Michael Day	Deanery Synod Representative
Elizabeth Hancock	Parish Safeguarding Officer
Susan Hooper	
Janette Lloyd	
Valerie Piper	Electoral Roll Officer
Celia Quarrington	

Parish Administrator

Julie Warman	(until 31 May 2025)
Stephanie Tyler	(from 18th June 2025)

Objectives and Activities

The primary aim of the charity is to enable the worship of God in the Ecclesiastical Parish of St Dunstan Cranbrook, which is part of the Diocese of Canterbury and of the Church of England.

Worship:
Regular Sunday and Wednesday services were held during the year and in addition where
The Team conducting worship consisted of;

Rev Richard King (Vicar)
Rev Dianna Bourne (Associate Priest)
Rev Canon John Tapper (Associate Priest)
Rev Shelley King (Deacon)
John Mulrenan (Reader)
Barbara Campbell (Lay Leader)
Winston Campbell (Lay Leader)
Elizabeth Hancock (Lay Leader)

2025 Key activities:

2025 was a year of building and growing on the strategic and structural plans established during 2024. These included:

- The organic development of the various development teams, specifically prayer development, pastoral visiting and projects addressing issues of social justice.
- Adoption of a new mission statement in November 2025 as part of the Diocesan 'Three Things' initiative.
- The settling in of the 7 x 7 with the benefits of the prayer week and sabbatical weeks coming on stream.
- The licensing of Shelly King as assistant curate.
- The appointment of Rev Richard King as Vicar (previously Priest in Charge).
- The confirmation of the appointment of Kat Ogden as Curate with effect from 5th July 2026.

Infrastructure

- The installation of a new office suite to better and more securely manage and store data and communications within the St Dunstan's Church office.
- The development of a new website platform by a member of the church family (professionally trained in such matters).
- Systematic improvements to our live streaming capabilities.

Infrastructure (continued)

- A review of the current heating challenges and the development of new heating and energy plans for St Dunstan's Church, recognising our responsibility to reduce our carbon emissions, improve efficiencies and reduce our energy costs. The first phase of the planning and implementation is being made possible thanks to a generous donation from our worshipping community. Thank you.
- The retirement of former Parish Administrator (Julie Warman) and appointment of a new bookkeeper (Linda Metson) and a Church Administrator (Stephanie Tyler). Thank you Julie and welcome to Linda and Steph.

Finance

- The successful transfer of the first instalment of the surplus share following the sale of the former Vicarage. The first instalment of £120,000 was received in May 2025, with further proceeds to follow during 2026.
- The successful fundraising campaign to enable the urgent repair the Church House Hall roof, 'Holey, Holey, Holey…' Thank you to all who supported the campaign.

- The relaunch of the '100 Club' and the launch of a Legacy Scheme to encourage lifetime and legacy gifting.
- The payment of the Parish Share in full of £79,529.
- An operating deficit of £20,530 (excluding impact of generous donations & proceeds from the sale of former Vicarage. £20,000 was allocated from the total proceeds of £120,000 to cover this).

Risk Management

Throughout 2025, the PCC has considered the principal risks and uncertainties facing St Dunstan’s and has ensured close management of these when deciding on policies and formulating action plans.

Financial Review

Results for the year are set out in detail in the following pages and show a deficit for the year on our General Fund of £20,530. This has arisen from rising costs including heating, the Parish Share and for music and was covered by a transfer of £20,000 from the designated funds, which arose from the share of the sale of the rectory. The PCC are looking at ways of reducing costs and increasing the income for the coming year but there are adequate reserves for this year's operations.

Total receipts for the year amounted to £360,634 (2024 £147,331) an increase of £213,303. Receipts included £120,000 from the share of the receipts from the sale of the vicarage, £50,000 received in respect of the heating fund and £20,000 received for the organ repair fund.

Total expenditure amounted to £195,728 (2024 £188,321) an increase in the year of £7,407. The result was a surplus of £164,906 compared to a deficit of £40,990 in 2024. Accordingly total funds increased from £40,368 in 2024 to £205,274.

The PCC's bank balances totalled £205,689 on 31 December 2025 (2024 £39,042) – an increase of £166,647.

The breakdown of funds held on account at the end of the year was:

Restricted funds:	
• Church House repair	£1,139
• Heating fund	£43,183
• Webster Memorial Fund	£957
• Messy Church funds	£5,196
• Organ Repair	£26,982
Total restricted funds	£77,457
Designated funds	£100,500
Unrestricted funds	£27,317
	£205,274

Approved by order of the PCC on 18 March 2026 and signed on its behalf by:

PCC Member
Reverend Richard King
Vicar
Date : 2026

ST DUNSTAN'S CHURCH

INDEPENDENT EXAMINERS REPORT TO THE PAROCHAIL CHURCH COUNCIL OF ST DUNSTAN'S CHURCH FOR THE YEAR ENDED 31 DECEMBER 2025

Independent examiner's report to the Parochial Church Council of St Dunstan's Cranbrook

This report on the financial statements of the PCC for the year ended 31 December 2025 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 (the Regulations) and section 145 of the Charities Act 2011 (the Act).

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirements of the Regulations and section 144 of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as members of the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

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

(1) which gives me reasonable case to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the Charities Act 2011; and
- to prepare accounts which accord with accounting records and to comply with requirements of the Act, as also contained in the Regulations

have not been met.

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

PRF Simpson

……

Date: 2026

PRF Simpson F.C.A.
Hillside Farmhouse
Sissinghurst
Kent
TN 17 2JH

ST DUNSTAN'S CHURCH

Financial Statements for the year ended 31 December 2025

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Income and Expenditure Account for the year ended 31 December 2025					
Incoming Resources					
Voluntary Income	111,433	500	86,507	198,440	97,665
Activities for Generating Funds	22,641	-	-	22,641	29,804
Share of sale of rectory	-	120,000	-	120,000	-
Interest Received	1,838	-	-	1,838	876
Income from Church Activities	17,715	-	-	17,715	18,986
Total Incoming Resources	**153,627**	**120,500**	**86,507**	**360,634**	**147,331**
Resources Expended					
Church Activities	12,225	-	454	12,679	42,543
Ministry	83,889	-	-	83,889	81,139
Church Running Expenses	78,043	-	21,117	99,160	64,639
Total Resources Expended	**174,157**	**-**	**21,571**	**195,728**	**188,321**
Net income/(expenditure)	**(20,530)**	**120,500**	**64,936**	**164,906**	**(40,990)**
Funds brought forward	27,847	-	12,521	40,368	81,358
Transfers between funds	20,000	(20,000)	-	-	-
Funds carried forward	**27,317**	**100,500**	**77,457**	**205,274**	**40,368**
Balance Sheet					
Assets					
Cash at Bank	25,463	100,500	79,726	205,689	39,042
Current assets (note 1)	3,340	-	-	3,340	1,326
	28,803	100,500	79,726	209,029	40,368
Current Liabilities (note 2)	1,486	-	2,269	3,755	-
Net assets	**27,317**	**100,500**	**77,457**	**205,274**	**40,368**
Funds					
Total funds	**27,317**	**100,500**	**77,457**	**205,274**	**40,368**

Notes to the Financial Statements for the year ended 31 December 2025

Accounting Policies

Basis

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using an accruals and prepayment basis.

The financial statements have been prepared under the historic cost convention except for any investment assets which would be shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affinity to another body, nor those that are informal gathering of church members.

Fund accounting

Restricted Funds

These represent:

a) Income from trusts or endowments which may only be expended 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 only be expended on the specific object for which they were given.

Designated Funds

These are funds which the PCC has agreed to set aside for a specific purpose.

Unrestricted Funds

These represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC.

Fixed Assets

Consecrated and benefice property is not included in the accounts. Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, are listed in the church's inventory, which can be inspected at any reasonable time. As previous accounts were prepared as receipts and payments accounts there is insufficient cost information available and therefore assets held at that date are not valued in these financial statements. No assets were purchased in the year to 31 December 2025.

1) Current Assets

	2025	2024
	£	£
Amounts receivable	3,340	1,326

2) Current Liabilities

	2025	2024
	£	£
Accruals and other creditors	3,755	-

3) Staff costs

	2025	2024
	£	£
Staff costs	11,630	9,053
Social security costs	-	-
	11,630	9,053

3) Payments to PCC members

No payments or expenses were paid to any PCC Member, persons closely connected to them or related parties.

Detailed Income and Expenditure Account for the year ended 31 December 2025

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOMING RESOURCES					
Voluntary Income					
Planned Giving: Bank credits	48,069	-	-	48,069	40,695
Gift Aid Recovered	32,020	-	-	32,020	14,735
Collections/Other	10,367	-	-	10,367	19,624
Donations and Grants	6,653	500	-	7,153	186
Share of sale of rectory	-	120,000	-	120,000	-
Special Appeals	14,324	-	86,507	100,831	22,425
	111,433	120,500	86,507	318,440	97,665
Activities for Generating Funds					
Fundraising	9,335	-	-	9,335	10,426
Sundry Income	3,615	-	-	3,615	7,440
Church Letting	9,691	-	-	9,691	11,938
	22,641	-	-	22,641	29,804
Interest Received	1,838			1,838	876
Income from Church Activities					
Church House Letting	5,109	-	-	5,109	6,487
Coffee & Tea Receipts	5,250	-	-	5,250	7,085
PCC Income for Services	7,356	-	-	7,356	5,414
	17,715	-	-	17,715	18,986
Total Incoming Resources	**153,627**	**120,500**	**86,507**	**360,634**	**147,331**

Detailed Income and Expenditure Account for the year ended 31 December 2025 (continued)

	Unrestricted Funds £	Restricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
RESOURCES EXPENDED					
Church Activities					
Home Missions and Other Church Giving	595	-	-	595	722
Tea and coffee station	-	-	-	-	32,768
Messy Church	-	-	454	454	-
Staff Costs	11,630	-	-	11,630	9,053
	12,225	-	454	12,679	42,543
Ministry					
Parish Share	79,529	-	-	79,529	75,807
Parochial Fees paid to Canterbury	3,572	-	-	3,572	4,625
Working Expenses of Incumbent	788	-	-	788	707
	83,889	-	-	83,889	81,139
Church Running Expenses					
Gas	17,357	-	-	17,357	13,488
Electricity	1,594	-	-	1,594	2,208
Water	424	-	-	424	304
Insurance	11,433	-	-	11,433	11,239
Upkeep of Services	2,629	-	-	2,629	2,892
Office Costs	8,858	-	-	8,858	10,961
Music Costs	14,564	-	-	14,564	5,998
General/Annual Maintenance	15,848	-	539	16,387	5,675
Major Repairs to Church Buildings	1,339	-	20,578	21,917	7,391
Sundry Expenses	3,997	-	-	3,997	4,483
	78,043	-	21,117	99,160	64,639
Total Resources Expended	**174,157**	**-**	**21,571**	**195,728**	**188,321**
Net (expenditure)/income	**(20,530)**	**120,500**	**64,936**	**164,906**	**(40,990)**