

The Parochial Church Council of the Ecclesiastical Parish of Christ Church, Stone

Charity registration number: 1156528

Trustees' Annual Report for the period 1st January 2025 to 31st December 2025

Objectives and Activities

The Parochial Church Council of Christ Church, Stone (the PCC) has the responsibility of co-operating with the incumbent, the Reverend Paul Kingman, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is responsible for the maintenance of the church fabric and provides overall governance of the church activities, buildings and facilities.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Christ Church. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within the parish. Our services and worship put faith into practice through prayer, scripture, music and the sacraments. Also, through non-sacramental activities of hospitality, fellowship schools and other chaplaincy work we aim to reach non churched members of the community.

Public Benefit

The trustees of the PCC are aware of the Charity Commission's guidance on The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Stone it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Achievements and Performance

The Mission Action Plan which has been developed over recent years to guide the Church's activities and focus the investment of both money and resources, continues to be the template for day to day activities.

Nurture, Evangelism and Worship are the three key aspects of the Charity's work.

To carry out these aims the following activities are funded, staffed and managed by the Charity;

Weekday Services:

Sunday mornings are the main gathering for worship in the church.

Other services are held;

Tuesday midweek communion; monthly nursing home services at Autumn House, St Mary's Home and Oulton Abbey Nursing home; termly school services.

We maintain Zoom links, after starting this practice during Covid, for Sunday morning services and this option is taken up by those unable to attend in person – elderly, sick or isolating – typically 10 on line for a typical Sunday morning.

Running costs are now minimal as there is just an annual Zoom licence to maintain this much appreciated facility.

The facility is also used for the streaming of weddings and funerals, for those unable to attend.

Youth Work:

The Charity funds a part time worker to run "in school" Christian activities, clubs at church and after school and he provides activities for Sunday morning services.

The results of this investment, which has been a long term commitment by the church, are seen in the families attending Sunday morning but more so in the very regular attendance at the school based clubs.

We are fortunate in having good relationships with the associated schools, giving good access for Open the Book activities, the clubs and other interactions – all facilitated by the Foundation Governors from the church.

Tuesday lunchtime 'Pursuit' (Christchurch Academy, Years 5-8)

Weekly school assemblies at First and Middle schools

High School assemblies

Occasional school visits or extra lessons

After school clubs for Christ Church First School (Wednesdays) and Oulton First School (Thursdays).

Clubs average 20 attendees, but in a week around 600 plus children are contacted from the church by one or more of the activities.

In addition provision for children includes Sunday school, annual Easter Holiday Club, a Light Party (alternative to Halloween), Good Friday craft & service for children, the very popular Christingle service and the weekly Parent and Toddler group.

Staffing

The office administration is covered by two part time, paid, office based administrators.

Volunteers

Church members volunteer for many activities;

Youth and children's groups; children's Easter Holiday Club; Sunday School; house group leaders; parent & toddlers group; development of Mental Health First Aid (MHFA); hospital chaplaincy for RSUH and County Hospitals, pastoral care support, cleaning of the building, flower arranging, maintenance, provision of music for services, gardening, sides person, welcomer, visiting, sound and video engineering, marshalling, catering, First Aiders and other related roles.

In March a First Aid course was held with 12 attendees, all volunteers from church, and all passed the course of basic training.

As a result of this course, a Defibrillator has been rented by the Charity, and this is installed and is available in the main corridor, fully accessible for both church and other Community activities.

Pastoral Care

This is a vital part of the church's Mission Action Plan – to provide support to those in need.

As well as this support being available in an informal way through the week, there is weekly provision of an opportunity to receive pastoral care after the Sunday morning Service.

Pastoral Care training has been delivered by Counselling qualified professionals from within the congregation.

House, Study and Prayer Groups:

Bible study discipleship groups based on the Christianity Explored suite, annual Lent courses, midweek prayer and a monthly prayer breakfast all contribute to spiritual growth and support in the church community.

Areas of co-operation;

Churches Together in Stone (Anglican, Baptist, URC/M & St Dominic's RC) cooperate for the Good Friday procession and service and a recent initiative of a quarterly inter church prayer meeting has been supported well, with Christ Church providing music for some of the events.

'Advent Windows' an Advent display in shop windows with daily town carols at Christmas links the church to local businesses and voluntary groups and is recognised by the wider town community. We have organised this since 2010

We support the 'Stone Community Hub' and CAP centre for the town.

Other activities;

We have Governor responsibility for three Church of England Schools and the Vicar is Chair of Trustees for CCA.

The Vicar is Rural Dean and serves on the Diocesan Synod and the Deanery Pastoral Standing Committee.

The Benefice is a partner church for the *'Midlands Gospel Partnership'* (MGP) encouraging mission in the Midlands.

We support a number of Christian mission partners overseas and at home, including UCCF working in the local higher Education colleges.

One of the church membership, Mr Gary Williams, was licensed as a Lay Reader at Lichfield Cathedral on September 6th 2025 with the support of the church for training and on the day.

Training for the Future

The Charity is supporting, with funding, a member of the PCC in their training and development for future Lay ministry within the C of E.

The current children's and families worker has been put forward for potential ministerial training within the C of E.

Financial Review

The accounts are attached to this Trustees' Annual Report detailing the charity's financial position.

Reserves Holding Policy Statement

It is the Charity's Policy to maintain a reserve of £30,000 in readily accessible, unrestricted accounts, for unforeseen circumstances.

Amount of Reserves Held

At the end of this reporting year, the unrestricted and designated reserves total was £113,895.

This figure is substantiated in the attached full financial reports.

This figure is made up of revenue, giving and legacies as per the Income statement below.

None of the legacies received are Restricted, although the Charity does allocate some legacy money for specific activities – all agreed and minuted at PCC meetings.

Charity's Sources of Income Funding

The Charity derives income from;

Free will giving

Donations

Legacies

Hire of facilities

Fees

Gift Aid Repayments

Fund raising activities

Donations from Related Parties – Trustees free will giving.

Donations from related parties during the year totalled £11,781 (2024 - £13,944)

All these donations were received without conditions.

Remuneration paid to Trustees

None of the trustees have been paid any remuneration or received any other benefits from employment with the PCC other than statutory fees in the role of organist.

Expenses paid to Trustees

Othe only trustee to receive remuneration was the incumbent – see account for details.

Investment Policy

The Charity does not Invest Funds

Principal Risks

There are no significant risks to the charity and its future is seen as fully sustainable.

The buildings are generally in good repair and a project has been started at the end of 2025 to look at repair and cleaning of the church structure, possibly funded from legacy giving.

Reference, Trustees and Administrative details

The Parochial Church Council of the Ecclesiastical Parish of Christ Church, Stone

Christ Church Parish Office

Christchurch Way

Stone

Staffs ST15 8ZB

Registered charity number 1156528

TRUSTEES

Served from 1st January 2025 until the date this report was approved;

Revd Paul Kingman	(from Sept 2003)	Incumbent and PCC Chair
Peter Cuthbert	(from Sept 2019)	Children and Families worker
Peter Mason		Warden
David Beauchamp		Warden
Andrew Stone		Deputy Warden
David Rowlands		Reader
Helen Bowes		Reader
Christine Pentland		Reader
Mr A Stone		Elected PCC member
Mrs S Kingman		Elected PCC member
Mrs E Mason		Elected PCC member
Mrs M Hillman		Elected PCC member
Mrs S. Hallam		Elected PCC member
Mrs M Garrington-Miller		Elected PCC member
Mrs L. Bakker-Collier		Elected PCC member

Mr G Williams	Elected PCC member
Mrs S Sanders	Elected PCC member
Mr P Kelly	Elected PCC member
Mr G Holden	Elected PCC member

Bank

NatWest Bank.

41 Greengate Street

Stafford

Staffs ST16 2JA

Independent Examiner:

Lichfield Diocesan Board of Finance

St Mary's House

The Close

Lichfield

WS13 7LD

Telephone: 01543 306055

Structure, Governance and Management

The PCC is a Body Corporate established by the Church of England and is a Charity no. 1156528 registered with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2nd January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

All PCC members are Trustees.

PCC members are elected by enrolled church members on a rolling 3-year basis.

The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll.

For PCC members, subject to DBS clearance and safeguarding training as specified by the Diocese of Lichfield, a service is held including an induction prayer for those newly elected. Training is acquired through attending the PCC meetings, no individual responsibilities are given to those newly elected. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC meet six times a year.

Management of the church and its organisation is assisted by the use of a software package "ChurchSuite". This provides a GDPR approved database for communication, a means of identifying and fulfilling rotas and a central registry for Safeguarding.

Financial Accounting software is MFAOL – My Financial Accounting Online – supported by Lichfield Diocese Finance Board.

Financial payments are managed by the office staff.

This year additional checks were put in place for Wardens and Standing Committee to approve significant spend, all as part of improvements to financial control.

These now include;

Day to Day Office - approved spend limit set at £300 per transaction.

Debit card payments - office advises treasurer in advance as 2-factor authentication required for approval.

Contracts and Renewal Agreements – Standing Committee approval required.

Safeguarding

The PCC believe they have fulfilled their 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) and in compliance with the Diocese of Lichfield policies.

We maintain accurate records of DBS documentation and the ChurchSuite software prompts for renewal and training requirements.

Reporting Serious Incidents

A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity's beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity's money or assets, damage to the charity's property or harm to the charity's work or reputation.
The trustees are not aware of any Serious Incidents in the last year.

Risk Management

The Church Wardens carry out regular Health and Safety Reviews and regularly inspect premises for potential hazards. We have safeguarding policies in place for child protection and for work with vulnerable adults, including rigorous DBS checking of staff and volunteers. Our insurances are reviewed annually to ensure adequate cover. An informal review of any new risks which may impact the work of the Church in the Parish is ongoing.

Fabric and Insurances

In order to protect the buildings, grounds and fixtures and fixings under the charge and management of the Trustees, a comprehensive Insurance policy is maintained with Ecclesiastical Insurance and Guarantee (EIG). This policy and its implications to church activities are managed by the Wardens.

Working with EIG has proved of benefit not only in providing cover for accidental damage, but also in providing a framework and templates to ensure activities and management within the church comply with the relevant sections of the insurance policy.

Prompted by the policy, a full review and subsequent modifications have been made to the agreements for those renting rooms in the church centre.

A comprehensive review has also been made of the Fire Safety provisions and this has also produced modifications and improvements to the way the buildings are managed, especially when larger numbers are being accommodated.

EIG were very supportive when we suffered a burst water main under the church perimeter wall and minimised the cost to the charity of just the insured excess figure.

The Charity's Vision and Priorities for the Future.

Involvement with Lead Academy has focussed the Trustees on their achievable aims, what we do well and what we need to improve on.

In conjunction with the Diocesan vision for 'Growing for Growth' we have adopted a simple framework within which to develop a Bible based ministry. The two PCC's have agreed to make disciples by pursuing three general aims, to be developed over time:

1. ***Nurture*** of believers: so that we become more like Christ.
2. ***Evangelism***: to gather God's elect into the joy of worship through faith in Jesus Christ.
3. ***Worship*** of God: to increasingly delight in God's majesty while giving the whole of our lives God as described in Rom 12v1-2 (fed by nurture and evangelism).

This vision statement is the basis of the *Mission Action Plan*. Inevitably this will be age-specific in many of our activities, but we endeavour to fulfil our mission irrespective of someone's age as we share the good news to all, whatever their cultural or religious background. The MAP applies to the Benefice, although we recognise that each of the three churches has their own part to play in order to fulfil these aims.

1. Nurture

We aim to encourage the nurture of our relationship with the Lord Jesus Christ.

Actions:

To faithfully expound the Holy Bible in Sunday services and also in the children's classes – this will require our prayerful preparation and application so as to make disciples.

To encourage a daily discipline of Bible reading, praise and prayer amongst all congregation members.

We will aim to meet for study courses during Lent and at other times to grow in our understanding of Biblical truth and how to live as a community of Jesus' disciples.

We will continue to provide pastoral care for the community through our support and instruction for baptisms, weddings, and funerals and at other times as they arise.

We will hold events that promote our meeting together, to build our identity as a community of faith.

2. Evangelism

In obedience to Jesus' command to *'go and make disciples of all nations'* (Mt 28v18-20) we will commit ourselves to the proclamation of the gospel of Jesus Christ.

Actions:

We will provide services at the main Festivals such as Harvest, Christmas and Easter as opportunities to bring guests to hear more about the good news of Jesus Christ.

We will provide a regular discipleship courses to help to strengthen faith in Jesus Christ and lead to disciples who will also make disciples of others.

We will hold an annual children's holiday club to draw more children and their families into the life of the church and to encourage them to follow Jesus.

We will resource a children and families worker to oversee our ministry amongst young people as we pray that this will lead to lasting fruit.

We shall maintain our support of Christian mission partners both in the UK and overseas by giving up to 10% of our gross income to the work.

We will endeavour to demonstrate the gospel in action by being good news to the community – by providing Governors to promote good schools for the area that uphold the Christian foundation; to explore the development of further ways to support families in the area.

We will aim to encourage the community to partner with us in providing a giant Advent Calendar for Christmas.

3. Worship

We aim to grow in Christ-likeness both in our personal conduct and in our service in the world. This is achieved through being committed to the local church as the body of Christ, to accept pastoral oversight (of the incumbent and all who exercise a leadership role) as a means of encouraging our faith in the Lord Jesus and to promote godly living and service in order to bring honour and glory to His name. We meet on a Sunday to give praise and thanksgiving for the mercies and grace we have received from the Lord; to confess our sins with the intention of not simply showing remorse, but leading to our genuine repentance and change to become more Christ-like; to engage prayerfully with what the Holy Bible teaches us; to remember the death of Christ on the cross as the basis of our being put right with God to which the two sacraments of Baptism and the Lord's Supper point.

Actions:

We will provide a regular service on a Sunday in each church, as resources will allow, drawing on the best hymns of the past and present that are inspired by the Scriptures.

We will provide the opportunity for small groups to meet for the purpose of Bible Study and prayer as a means of discipleship, both in homes and at church.

We aim to have an annual Covenant Service to as an opportunity to remember the sheer privilege of being the people of God and to renew our commitment to the Lord.

We will encourage more people to take part in the church prayer gatherings as a demonstration of our reliance on the Lord and desire to do His will.

We will endeavour to take regular services at Autumn House nursing home, Oulton Abbey and St Mary's as our resources allow, providing spiritual care and encouragement in an appropriate way.

Declaration

Financial details available in the audited accounts as submitted to LDBF (appointed as Independent Examiners) – Submitted to LDBF and pending completion of the Independent Examination for 2025.

Approved by the PCC on ....6th August..... 2026 and signed on its behalf by:

P H C Kingman

Revd Paul Kingman

For and on behalf of the PCC of Christ Church Stone

Independent Examiner's report to the trustees/members of The PCC of Christ Church, Stone
Registered charity number: 1156528

I report on the accounts for the year ended 31st December 2025 which are set out on the following pages.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 seeking explanations from the 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

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Signed: .....

Date: 11/08/2026

Lichfield Diocesan Board of Finance
St Marys House, The Close, Lichfield. WS13 7LD

The Parochial Church Council of Christ Church, Stone
Financial Statements for the Year Ended 31st December 2025

Accounting Policies

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions. They have also been prepared in accordance with the Charities SORP (FRS 102).

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. 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 affiliation to another body nor those that are informal gatherings of Church members. There may be minor discrepancies in the totals as the pence are not being shown.

Cashflow Statement

The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a Cash flow statement on the grounds that the income does not exceed £500,000.

Going Concern

There are no material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

Accounting Estimates and Prior Year Errors

No changes to accounting estimates have occurred in the reporting period. No material prior year errors have been identified in the reporting period.

Description of Funds

Unrestricted funds are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

Restricted funds comprise of two elements:

a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest

b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Endowment funds are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

Income

Planned giving, collections and donations are recognised when received or when the PCC becomes entitled to the resource and the monetary value can be measured with sufficient reliability. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due and the monetary value can be measured with sufficient reliability. Dividends are accounted

for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan common fund is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Governance and Support Costs

Support costs should be allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the PCC and its compliance with regulation and good practice.
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources eg by allocating staff costs by time spent and other costs by their usage.

Fixed Assets

Consecrated and benefice property is not included in the accounts by s.10(2)(a)&(C) of the Charities Act 2011.
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, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.
No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets exceeds 50 years, so that any depreciation charges would be immaterial.
Other tangible fixed assets are valued at cost.

Investments

Investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at market value at the year end. Investments held for re-sale are treated as current asset investments.

Debtors

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured at cash expected to be received.

Creditors and Accruals

Creditors are measured at settlement amounts less any trade discounts. Accruals are measured on best estimate of the amount required to settle the obligation at the reporting date.

The PCC of Christ Church Stone
Financial Statements for the year ended 31 December 2025

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	54,048	11,088	12,933	-	78,069	86,769
Income from charitable activities	24,139	-	-	-	24,139	20,928
Other trading activities	1,586	-	1,208	-	2,795	2,606
Investments	98	-	120	-	218	1,136
Other income	5,690	-	-	-	5,690	-
Total income	**85,561**	**11,088**	**14,261**	**-**	**110,910**	**111,438**
Payments						
Raising funds	2,067	-	-	-	2,067	1,189
Expenditure on charitable activities	116,283	5,509	17,517	-	139,309	113,573
Other expenditure	-	-	-	-	-	-
Total expenditure	**118,350**	**5,509**	**17,517**	**-**	**141,376**	**114,762**
Net income / (expenditure) resources before transfer	**(32,789)**	**5,579**	**(3,256)**	**-**	**(30,466)**	**(3,324)**
Transfers						
Gross transfers between funds - in	-	-	-	-	-	19,029
Gross transfers between funds - out	-	-	-	-	-	(19,029)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	115	-	115	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	**(32,789)**	**5,579**	**(3,141)**	**-**	**(30,351)**	**(3,324)**
Reconciliation of funds						
Total funds brought forward	**3,035**	**138,069**	**77,834**	**-**	**218,938**	**222,262**
Total funds carried forward	**(29,754)**	**143,649**	**74,693**	**-**	**188,587**	**218,938**
Represented by						
Unrestricted						
General fund	(29,754)	-	-	-	(29,754)	3,035
Designated						
Cecilia Wilding Legacy Designated Fund	-	36,648	-	-	36,648	36,648
Christine Burslem Fund	-	17,982	-	-	17,982	17,982
Diane Schemilt Fund	-	2,000	-	-	2,000	2,000
Irene Gassor Legacy Designated Fund	-	75,931	-	-	75,931	81,439
Nix Elizabeth Legacy Designated Fund	-	10,000	-	-	10,000	-
Webb Janet Legacy Designated Fund	-	1,088	-	-	1,088	-
Restricted						
Agency collection	-	-	-	-	-	-
Development Fund	-	-	11,722	-	11,722	11,722
Gertrude Pickering Fund	-	-	2,268	-	2,268	2,097
Rock Youth Ministry	-	-	60,704	-	60,704	64,015

The PCC of Christ Church Stone
Financial Statements for the year ended 31 December 2025

Balance Sheet (Summary)

	As at 31/12/2025	As at 31/12/2024
Fixed assets		
Investments	2,197	2,081
	2,197	2,081
Current assets		
Cash At Bank And In Hand	188,890	220,574
	188,890	220,574
Liabilities		
Creditors: Amounts Falling Due In One Year	2,500	3,717
	2,500	3,717
Net current assets less current liabilities	186,391	216,856
Total assets less current liabilities	188,587	218,938
Liabilities	-	-
Total net assets less liabilities	188,587	218,938
Represented by		
Unrestricted		
Unrestricted - General Funds	(29,754)	3,035
Designated		
Designated - Cecilia Wilding Legacy Designated Fund	36,648	36,648
Designated - Christine Burslem Fund	17,982	17,982
Designated - Diane Schemilt Fund	2,000	2,000
Designated - Irene Gassor Legacy Designated Fund	75,931	81,439
Designated - Nix Elizabeth Legacy Designated Fund	10,000	-
Designated - Webb Janet Legacy Designated Fund	1,088	-
Restricted		
Restricted - Development Fund	11,722	11,722
Restricted - Gertrude Pickering Fund	2,268	2,097
Restricted - Rock Youth Ministry	60,704	64,015
Fund Totals	188,587	218,938

Approved by the PCC on ....6th August... 2026 and signed on its behalf by:

P.H.C. Kingman -

Revd Paul Kingman

The PCC of Christ Church Stone
Financial Statements for the year ended 31 December 2025

Statement of Assets and Liabilities – 2025

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
CCLA investment fund - Pickering	-	-	2,197	-	2,197	2,081
Total	-	-	**2,197**	-	**2,197**	**2,081**
Current Asset - Cash At Bank And In Hand						
Bank current account	(34,433)	143,649	33,905	-	143,121	171,549
Rock Youth 6549	13	-	4,310	-	4,323	4,252
Rock Youth 0617	3,855	-	36,781	-	40,635	44,034
CBF deposit account	791	-	-	-	791	719
Petty Cash	20	-	-	-	20	20
Total	**(29,754)**	**143,649**	**74,996**	-	**188,890**	**220,574**
Liability - Agency Accounts						
Agency collections	-	-	2,500	-	2,500	2,186
Total	-	-	**2,500**	-	**2,500**	**2,186**
Liability - Creditors: Amounts Falling Due In One Year						
Accounts Payable	-	-	-	-	-	1,531
Total	-	-	-	-	-	**1,531**
Net total assets	**(29,754)**	**143,649**	**74,693**	-	**188,587**	**218,938**
Represented by						
General (Unrestricted)	(29,754)	-	-	-	(29,754)	3,035
Designated - CBFund	-	17,982	-	-	17,982	17,982
Designated - DSFund	-	2,000	-	-	2,000	2,000
Designated - Gassor Legacy	-	75,931	-	-	75,931	81,439
Designated - Nix Elizabeth Legacy	-	10,000	-	-	10,000	-
Designated - Webb Janet Legacy	-	1,088	-	-	1,088	-
Designated - Wilding Legacy	-	36,648	-	-	36,648	36,648
Restricted - DEVELOP	-	-	11,722	-	11,722	11,722
Restricted - Gertrude	-	-	2,268	-	2,268	2,097
Restricted - Rock	-	-	60,704	-	60,704	64,015
Total	**(29,754)**	**143,649**	**74,693**	-	**188,587**	**218,938**

Statement of Assets and Liabilities – 2024

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
6430: CCLA investment fund - Pickering	-	-	2,081	-	2,081	2,081
Total	-	-	**2,081**	-	**2,081**	**2,081**
Current Asset - Cash At Bank And In Hand						
6501: Bank current account	(56)	138,069	33,536	-	171,549	174,911
6505: Rock Youth 6549	7	-	4,245	-	4,252	4,170
6506: Rock Youth 0617	3,877	-	40,157	-	44,034	42,942
6510: CBF deposit account	719	-	-	-	719	719
6590: Petty Cash	20	-	-	-	20	20
Total	**4,566**	**138,069**	**77,938**	-	**220,574**	**222,762**
Liability - Agency Accounts						
6699: Agency collections	-	-	2,186	-	2,186	1,050
Total	-	-	**2,186**	-	**2,186**	**1,050**
Liability - Creditors: Amounts Falling Due In One Year						
Z04: Accounts Payable	1,531	-	-	-	1,531	1,531
Total	**1,531**	-	-	-	**1,531**	**1,531**
Net total assets	**3,035**	**138,069**	**77,834**	-	**218,938**	**222,262**

The PCC of Christ Church Stone
Financial Statements for the year ended 31 December 2025

Fund movement summary – 2025

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
CBFund							
Designated	17,982	-	-	-	-	-	17,982
Sub-totals	**17,982**	**-**	**-**	**-**	**-**	**-**	**17,982**
DEVELOP							
Restricted	11,722	-	-	-	-	-	11,722
Sub-totals	**11,722**	**-**	**-**	**-**	**-**	**-**	**11,722**
DSFund							
Designated	2,000	-	-	-	-	-	2,000
Sub-totals	**2,000**	**-**	**-**	**-**	**-**	**-**	**2,000**
Gassor Legacy							
Designated	81,439	-	5,509	-	-	-	75,931
Sub-totals	**81,439**	**-**	**5,509**	**-**	**-**	**-**	**75,931**
Gertrude							
Restricted	2,097	55	-	-	115	-	2,268
Sub-totals	**2,097**	**55**	**-**	**-**	**115**	**-**	**2,268**
Nix Elizabeth Legacy							
Designated	-	10,000	-	-	-	-	10,000
Sub-totals	**-**	**10,000**	**-**	**-**	**-**	**-**	**10,000**
Rock							
Restricted	64,015	14,206	17,517	-	-	-	60,704
Sub-totals	**64,015**	**14,206**	**17,517**	**-**	**-**	**-**	**60,704**
Webb Janet Legacy							
Designated	-	1,088	-	-	-	-	1,088
Sub-totals	**-**	**1,088**	**-**	**-**	**-**	**-**	**1,088**
Wilding Legacy							
Designated	36,648	-	-	-	-	-	36,648
Sub-totals	**36,648**	**-**	**-**	**-**	**-**	**-**	**36,648**
General							
Unrestricted	3,035	85,561	118,350	-	-	-	(29,754)
Sub-totals	**3,035**	**85,561**	**118,350**	**-**	**-**	**-**	**(29,754)**
Totals	**218,938**	**110,910**	**141,376**	**-**	**115**	**-**	**188,587**

The PCC of Christ Church Stone
Financial Statements for the year ended 31 December 2025

Fund movement summary – 2024

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
CBFund							
Designated	37,011	-	-	(19,029)	-	-	17,982
Sub-totals	**37,011**	**-**	**-**	**(19,029)**	**-**	**-**	**17,982**
DEVELOP							
Restricted	11,722	-	-	-	-	-	11,722
Sub-totals	**11,722**	**-**	**-**	**-**	**-**	**-**	**11,722**
DSFund							
Designated	2,000	-	-	-	-	-	2,000
Sub-totals	**2,000**	**-**	**-**	**-**	**-**	**-**	**2,000**
Gassor Legacy							
Designated	81,439	-	-	-	-	-	81,439
Sub-totals	**81,439**	**-**	**-**	**-**	**-**	**-**	**81,439**
Gertrude							
Restricted	2,081	15	-	-	-	-	2,097
Sub-totals	**2,081**	**15**	**-**	**-**	**-**	**-**	**2,097**
Rock							
Restricted	62,848	18,165	16,998	-	-	-	64,015
Sub-totals	**62,848**	**18,165**	**16,998**	**-**	**-**	**-**	**64,015**
Wilding Legacy							
Designated	36,648	-	-	-	-	-	36,648
Sub-totals	**36,648**	**-**	**-**	**-**	**-**	**-**	**36,648**
General							
Unrestricted	(11,489)	93,258	97,764	19,029	-	-	3,035
Sub-totals	**(11,489)**	**93,258**	**97,764**	**19,029**	**-**	**-**	**3,035**
Totals	**222,262**	**111,438**	**114,762**	**-**	**-**	**-**	**218,938**

Fund description

Designated funds:

- Irene Gassor Legacy- funds used for projects relevant to the donor, where possible, and agreed by the PCC
- Cecelia Wilding Legacy – funds used for projects relevant to the donor, where possible, and agreed by the PCC
- Christine Burslem Legacy - funds used for projects relevant to the donor, where possible, and agreed by the PCC
- Diane Schemilt Legacy - funds used for projects relevant to the donor, where possible, and agreed by the PCC

Restricted funds:

- Development Fund – for the development and upkeep of the Church Centre
- Gertrude Pickering Fund – to provide gifts, at or about Christmas, to the sick or poor of the parish
- Rock Youth Ministry – Rock Youth Ministry funds are donated (and gift aided) by church members to cover the salary of the Children and Families Worker

The PCC of Christ Church Stone
Financial Statements for the year ended 31 December 2025

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Last year
RECEIPTS						
Donations and legacies						
Gift Aid - Bank	44,398	-	-	-	44,398	60,214
Gift Aid - Envelopes	1,696	-	-	-	1,696	1,746
Other planned giving	-	-	9,120	-	9,120	9,275
Loose plate collections	4,053	-	-	-	4,053	3,748
One-off Gift Aid gifts	-	-	1,750	-	1,750	2,970
Donations appeals etc	1,070	-	462	-	1,532	932
Tax recoverable on Gift Aid	-	-	-	-	-	3,498
Legacies	-	11,088	-	-	11,088	643
Non-recurring one-off grants	840	-	-	-	840	-
Other funds generated	1,991	-	1,601	-	3,592	3,743
Donations and legacies Totals	**54,048**	**11,088**	**12,933**	**-**	**78,069**	**86,769**
Income from charitable activities						
Fees for weddings and funerals	1,603	-	-	-	1,603	3,827
Bookstall sales	539	-	-	-	539	645
Church hall lettings	21,997	-	-	-	21,997	16,455
Income from charitable activities Totals	**24,139**	**-**	**-**	**-**	**24,139**	**20,928**
Other trading activities						
Rummage sales & events	425	-	1,208	-	1,633	1,367
Magazine income from advertising	711	-	-	-	711	846
Parish magazine sales	451	-	-	-	451	393
Other trading activities Totals	**1,586**	**-**	**1,208**	**-**	**2,795**	**2,606**
Investments						
Dividends	-	-	55	-	55	1,015
Bank and building society interest	98	-	64	-	162	120
Investments Totals	**98**	**-**	**120**	**-**	**218**	**1,136**
Other income						
Insurance claims	5,690	-	-	-	5,690	-
Other income Totals	**5,690**	**-**	**-**	**-**	**5,690**	**-**
Receipts Grand totals	**85,561**	**11,088**	**14,261**	**-**	**110,910**	**111,438**
PAYMENTS						
Raising funds						
Costs of fetes & other events	2,067	-	-	-	2,067	1,189
Raising funds Totals	**2,067**	**-**	**-**	**-**	**2,067**	**1,189**
Expenditure on charitable activities						
Charitable giving	7,103	5,509	-	-	12,611	2,584
Home mission	110	-	-	-	110	-
Parish share	43,314	-	-	-	43,314	42,466
Assistant staff costs	838	-	17,457	-	18,294	16,922
Salary of parish administrator	17,876	-	-	-	17,876	7,505
Working expenses of incumbent	2,638	-	-	-	2,638	1,882
Education	-	-	-	-	-	305
Parish training and mission	-	-	-	-	-	255
Church running - insurance	3,822	-	-	-	3,822	3,726
Church office - telephone	8	-	-	-	8	149
Organ / piano tuning	50	-	-	-	50	55
Church maintenance	253	-	-	-	253	100
Cleaning	2,682	-	-	-	2,682	2,032
Upkeep of services	2,529	-	-	-	2,529	4,595
Upkeep of churchyard	2,794	-	-	-	2,794	8,744
Administration	10,385	-	61	-	10,446	9,501

Visiting speakers / locums	30	-	-	-	30	-
Church running - electric	1,144	-	-	-	1,144	623
Church running - gas	7,176	-	-	-	7,176	7,696
Church running - water	-	-	-	-	-	71
Bookstall costs	1,025	-	-	-	1,025	632
Hall running - electricity	1,500	-	-	-	1,500	2,027
Hall running - maintenance	1,600	-	-	-	1,600	352
Hall running - telephone	749	-	-	-	749	508
Hall running - water	503	-	-	-	503	348
Governance costs examination/audit fee	-	-	-	-	-	495
Hall + major repairs - installation	3,176	-	-	-	3,176	-
Hall + interior and exterior decorating	4,980	-	-	-	4,980	-
Expenditure on charitable activities Totals	**116,283**	**5,509**	**17,517**	**-**	**139,309**	**113,573**
Payments Grand totals	**118,350**	**5,509**	**17,517**	**-**	**141,376**	**114,762**

Staff Costs

	2025	2024
Wages & Salaries	£ 36,171	£ 23,529
Employers Pension	£245	£227
Employers National Insurance	£725	£671
Average number of employees	3	3

During the year the PCC employed two Administrators (both part-time) and a Youth Worker.

There were no employee benefits to key management personnel in the previous or current year.

The PCC use the National Employment Savings Trust (NEST), via the Diocesan Payroll Scheme, for its pension payments.

Trustees' Remuneration & Expenses

1 trustee is employed by the PCC.
P Cuthbert is the Children's and Families Worker and was paid £16,933 (2024: £16,122).
P Cuthbert does not take part in PCC discussions in connection with their salary.

1 Trustee has been reimbursed £2,638 (2024: £1,882) for travel and phone expenses incurred during the year

Related Parties

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

Donations from related parties (PCC members) totalled £11,181 (2024: £13,944).

Fixed Asset Investments

	At 1st Jan £	Additions £	Disposals £	Transfers £	Change in market value £	At 31st Dec £
Restricted Funds						
Gertrude Pickering	2,081				115	2,197
Total	**2,081**				**115**	**2,197**

The Charity of Gertrude Pickering, together with the Vicar and Wardens of Christ Church Stone, merged with the Charity of the Parochial Church Council of Christ Church Stone. As such, 1,438 shares held with the CCLA were transferred to the PCC and are held in a restricted fund. The income from this investment is to provide gifts, at or about Christmas, to the sick or poor of the parish.

The PCC of Christ Church Stone
Financial Statements for the year ended 31 December 2025

Prior Year Comparative
Statement of Financial Activities for the year ended 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	69,922	-	16,847	-	86,769	116,270
Income from charitable activities	20,928	-	-	-	20,928	16,761
Other trading activities	1,363	-	1,242	-	2,606	2,398
Investments	1,045	-	90	-	1,136	129
Other income	-	-	-	-	-	-
Total income	**93,258**	**-**	**18,180**	**-**	**111,438**	**135,557**
Payments						
Raising funds	1,189	-	-	-	1,189	1,671
Expenditure on charitable activities	96,575	-	16,998	-	113,573	112,487
Other expenditure	-	-	-	-	-	-
Total expenditure	**97,764**	**-**	**16,998**	**-**	**114,762**	**114,158**
Net income / (expenditure) resources before transfer	**(4,506)**	**-**	**1,182**	**-**	**(3,324)**	**21,399**
Transfers						
Gross transfers between funds - in	19,029	-	-	-	19,029	15,768
Gross transfers between funds - out	-	(19,029)	-	-	(19,029)	(15,768)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	110
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	**14,524**	**(19,029)**	**1,182**	**-**	**(3,324)**	**21,509**
Reconciliation of funds						
Total funds brought forward	**(11,489)**	**157,099**	**76,652**	**-**	**222,262**	**200,753**
Total funds carried forward	**3,035**	**138,069**	**77,834**	**-**	**218,938**	**222,262**