REGISTERED CHARITY NUMBER: 1163702

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, READING STREET

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, READING STREET
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, READING STREET
REFERENCE AND ADMINSTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2025

TRUSTEES	Reverend P Musindi Mr R Collins Mrs J Graham Mr M Gerrard (resigned 23 April 2025) Mrs S Flory Mrs S Gough Mrs B Wilson Mr G Silsbury Mrs J Lambert Mr M Hawthorne Mrs S Kerton (resigned 23 April 2025) Mr L Kerton (resigned 23 April 2025) Mrs F Pearse (resigned 23 April 2025) Mr J Hills Ms W Cleveland Mr J Piper (resigned 23 April 2025) Mr D Carlton (resigned 23 April 2025) Ms P Trewin (appointed 23 April 2025) Ms R J Nicol (appointed 23 April 2025) Mr I Nicol (appointed 23 April 2025) Ms O Tassell (appointed 23 April 2025)
PRINCIPAL ADDRESS	Reading Street Broadstairs Kent CT10 3AZ
REGISTERED CHARITY NUMBER	1163702
INDEPENDENT EXAMINER	Cleverdons Chartered Accountants and Business Advisors 7 The Broadway Broadstairs Kent CT10 2AD

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The PCC has the responsibility of co-operating with the clergy, promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

Significant activities and achievements

The Parish has continued to function well under the leadership of the Rev Musindi, who, as Area Dean, works closely with the other parishes within the Thanet Deanery. The number of parishioners registered on the electoral roll as at 31 December 2025 was 98.

Mr. R. Collins fulfils the role of Treasurer, and the chairmanship of the Finance Committee is with Mr J Hills, who oversees the financial dealings of the parish and ensures that the Parish share is paid in full.

The Parish of St Andrews is registered with the Charity Commission in its own right under the Charity Number 1163702.

Replacement of the heating system in the Community Hall has been achieved this year, and replacement of the heating system in the church is due to be completed in early 2026.

Public benefit

The trustees have had due regard to the guidance published by the Charities Commission on public benefit.

FINANCIAL REVIEW

Financial position

The unrestricted funds show a surplus during the year of £129,567 (2024: £5,999). This leaves a surplus on unrestricted reserves carried forward of £179,794 (2024: £50,227).

The restricted Building Fund shows a surplus during the year of £7,250 (2024: deficit of £11,800) and has a deficit carried forward of £22,629 which mainly relates to loans of £24,500. The charity will continue fundraising so that these obligations can be paid from the Restricted Building Fund, but any shortfall in loan repayments will be financed out of the General Unrestricted Fund.

The other restricted funds have a surplus carried forward of £3,545.

Investment and Reserves policy

The PCC uses specialist funds designed for the charity sector and are regarded as appropriate for current needs. The PCC retains funds in an interest bearing account.

Going Concern

The unrestricted general fund has a surplus carried forward totalling £739 (2024: £3,686).

continued...

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing document

The governing documents are the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules that came into force on 2 January 1957.

Recruitment, appointment and training of new trustees

New trustees are selected from the members of the church electoral roll to give the charity a good mix of appropriate skills. Induction of new trustees involves spending time with existing trustees to understand how the charity works.

Organisational structure

Trustees of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

The PCC of St Andrew's meets a minimum of six times a year and attends to all matters relating to St Andrew's. It is assisted by the Fabric, Finance, Mission, and Worship sub committees, all of which have prescribed Terms of reference and agreed delegated authority. They report directly to the PCC. Additional meetings are arranged if necessary and day to day decisions are made by the St Andrew's Leadership Team.

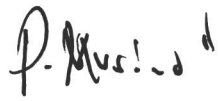
The PCC has responsibility for long term finance and for matters requiring Deanery or Diocesan approval.

The finances of St Andrew's are managed on a day to day basis by the Finance Committee and reports to the Leadership Team on a regular basis as well as making full reports to the PCC.

St Andrew's Church is situated in Reading Street, Broadstairs, Kent. It is part of the Diocese of Canterbury within the Church of England. The correspondence address is The Parish of St Andrew's, 29 Reading Street, St Peter's, Broadstairs, Kent CT10 3AZ.

Approve by order of the Board of trustees on 5/5/26 and signed on its behalf by:

Reverend P Musindi - Trustee



INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, READING STREET

Independent examiner's report to the trustees of The Parachial Church Council of the Ecclesiastical Parish of St Andrew, Reading Street

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 December 2025 which are set out on pages 5 to 13.

Responsibilities and basis of report

As the charity trustees 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 charity's accounts as carried out under section 145 of the 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 matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

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

Signed:



Mrs K Cleverdon (ICAEW)
Cleverdons
Chartered Accountants and Business Advisors
7 The Broadway
Broadstairs
Kent
CT10 2AD

Date 5 May 2026

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, READING STREET
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	Building Fund £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies		211,458	500	7,250	219,208	86,888
Grants	2	-	3,000	-	3,000	-
Charitable activities						
Church hall		16,587	-	-	16,587	18,260
Work of the Church Ministry		1,968	-	-	1,968	2,674
Renovation of church hall		-	-	-	-	-
Other trading activities	3	17,488	-	-	17,488	17,783
Investment income	4	332	-	-	332	456
Total		247,833	3,500	7,250	258,583	126,061
EXPENDITURE ON						
Raising funds		1,809	-	-	1,809	2,007
Charitable activities						
Church hall		8,585	-	-	8,585	5,268
Work of the Church Ministry		103,265	80	-	103,345	95,802
Renovation of church hall		4,607	-	-	4,607	28,883
Total		118,266	80	-	118,346	131,960
NET INCOME / (EXPENDITURE)		129,567	3,420	7,250	140,237	(5,899)
Transfers between funds		-	-	-	-	-
Net movement in funds		129,567	3,420	7,250	140,237	(5,899)
RECONCILIATION OF FUNDS						
Total funds brought forward		50,227	125	(29,879)	20,473	26,372
TOTAL FUNDS CARRIED FORWARD		179,794	3,545	(22,629)	160,710	20,473

The notes form part of these financial statements

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, READING STREET
BALANCE SHEET
31 DECEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	Building Fund £	2025 Total funds £	2024 Total funds £
CURRENT ASSETS						
Debtors	8	3,485	-	-	3,485	3,102
Cash at bank and in hand		180,417	3,545	1,871	185,833	52,746
		183,902	3,545	1,871	189,318	55,848
CREDITORS						
Amounts falling due within 1 year	9	(4,108)	-	(12,500)	(16,608)	(11,875)
NET CURRENT ASSETS		179,794	3,545	(10,629)	172,710	43,973
TOTAL ASSETS LESS CURRENT LIABILITIES		179,794	3,545	(10,629)	172,710	43,973
CREDITORS						
Amounts falling due after more than one year	10/11	-	-	(12,000)	(12,000)	(23,500)
NET ASSETS		179,794	3,545	(22,629)	160,710	20,473
FUNDS						
Unrestricted funds					179,794	50,227
Restricted funds					(19,084)	(29,754)
TOTAL FUNDS					160,710	20,473

The financial statements were approved by the Board of Trustees and authorised for issue on 5/5/26 and were signed on its behalf by:

Reverend P Musindi - Trustee

Mr R Collins - Trustee

The notes form part of these financial statements

1 ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) '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' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in accordance with applicable charity law.

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable to the UK and Republic of Ireland':

- the requirements of Seciton 7 Statement of Cash Flows.

Income and debtors
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether capital or revenue, is recognised when the charity has entitlement to the funds, any performance conditions attached to the funds have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Debtors are amounts owed to the charity and are measured on the basis of their recoverable amount.

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

Creditors are amounts owed by the charity and are measured at the amount that the charity expects to have to pay to settle the debt.

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

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives and the discretion of the trustees.
Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.
Restricted funds are to be solely used for particular projects being undertaken by the charity.

2 Grants

	2025	2024
	£	£
Grant received from CT10 Parochial Charities	3,000	-

continued...

The notes form part of these financial statements

3 OTHE TRADING ACTIVITIES

	2025	2024
	£	£
Fund raising events	17,488	17,783

4 INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	332	456

5 TRUSTEES REMUNERATION AND BENEFITS

None of the trustees received any remuneration or benefits during the year ended 31 December 2025 nor for the year ended 31 December 2024.

There were no trustees' expenses paid for the year ended 31 December 2025 nor 31 December 2024.

6 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Building Fund	2024 Total funds
	£	£	£	£
INCOME AND ENDOWMENTS FROM				
Donations and legacies	83,688	-	3,200	86,888
Grants	-	-	-	-
Charitable activities				
Church hall	18,260	-	-	18,260
Work of the Church Ministry	2,674	-	-	2,674
				-
Other trading activities	17,783	-	-	17,783
Investment income	456	-	-	456
Total	122,861	-	3,200	126,061
EXPENDITURE ON				
Raising funds	2,007	-	-	2,007
Charitable activities				
Church Hall	5,268	-	-	5,268
Work of the Church Ministry	95,704	98	-	95,802
Renovation of Church Hall	13,883	-	15,000	28,883
Total	116,862	98	15,000	131,960
NET INCOME / (EXPENDITURE)	5,999	(98)	(11,800)	(5,899)
Transfers between funds	-	-	-	-
Net Movement in funds	5,999	(98)	(11,800)	(5,899)
RECONCILIATION OF FUNDS				
Total funds brought forward	44,228	223	(18,079)	26,372
TOTAL FUNDS CARRIED FORWARD	50,227	125	(29,879)	20,473

continued...

The notes form part of these financial statements

7 INDEPENDENT EXAMINER

The amounts payable to the independent examiner were £1,080 (2024: £1,080) and related solely to the independent examination.

8 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other debtors	3,348	2,965
Prepayments	137	137
	3,485	3,102

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other loans (see note 10)	12,500	9,000
Other creditors	1,948	1,795
Accruals and deferred income	2,160	1,080
	16,608	11,875

10 CREDITOR: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025	2024
	£	£
Other loans (see note 11)	12,000	23,500

11 LOANS

An analysis of the maturity of loans is given below:	2025	2024
	£	£
Amounts falling due within one year on demand	12,500	9,000
Amounts falling due between one and two years	1,500	11,500
Amounts falling due between two and five years	4,500	4,500
Amounts fallling due over fiver years	6,000	7,500

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12 MOVEMENT IN FUNDS

	At 1/1/2025 £	Net movement in funds £	Transfers between funds £	At 31/12/2025 £
Unrestricted funds				
General Fund	3,686	(5,947)	3,000	739
Mission Action	6,962	3,279	-	10,241
Junior Church	201	209	-	410
Reserves Fund	7	120,000	-	120,007
Community Hall	38,392	11,301	(3,000)	46,693
Building Fund	532	1,000	-	1,532
Car Fund	447	(447)	-	-
Choir and Music Fund	-	172	-	172
	50,227	129,567	-	179,794
Restricted funds				
Building Fund	(29,879)	7,250	-	(22,629)
Car Fund	-	-	-	-
Junior Church	125	-	-	125
Choir and Music Fund	-	420	-	420
Toddler Group	-	3,000	-	3,000
	(29,754)	10,670	-	(19,084)
TOTAL FUNDS	**20,473**	**140,237**	**-**	**160,710**

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	105,396	(111,343)	(5,947)
Mission Action	4,461	(1,182)	3,279
Junior Church	209	-	209
Reserves Fund	120,000	-	120,000
Community Hall	16,587	(5,286)	11,301
Building Fund	1,000	-	1,000
Car Fund	-	(447)	(447)
Choir and Music Fund	180	(8)	172
	247,833	(118,266)	129,567
Restricted funds			
Building Fund	7,250	-	7,250
Car Fund	-	-	-
Junior Church	-	-	-
Choir and Music Fund	500	(80)	420
Toddler Group	3,000	-	3,000
	10,750	(80)	10,670
TOTAL FUNDS	**258,583**	**(118,346)**	**140,237**

continued...

The notes form part of these financial statements

12 MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/2024 £	Net movement in funds £	Transfers between funds £	At 31/12/2024 £
Unrestricted funds				
General Fund	10,670	(6,984)	-	3,686
Mission Action	5,768	1,194	-	6,962
Junior Church	201	-	-	201
Reserves Fund	2,044	-	(2,037)	7
Community Hall	25,098	13,294	-	38,392
Building Fund	-	(1,505)	2,037	532
Car Fund	447	-	-	447
Choir and Music Fund	-	-	-	-
	44,228	5,999	-	50,227
Restricted funds				
Building Fund	(18,079)	(11,800)	-	(29,879)
Car Fund	98	(98)	-	-
Junior Church	125	-	-	125
	(17,856)	(11,898)	-	(29,754)
TOTAL FUNDS	**26,372**	**(5,899)**	**-**	**20,473**

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	90,507	(97,491)	(6,984)
Mission Action	3,194	(2,000)	1,194
Junior Church	-	-	-
Reserves Fund	-	-	-
Community Hall	18,260	(4,966)	13,294
Building Fund	10,900	(12,405)	(1,505)
Car Fund	-	-	-
Choir and Music Fund	900	(900)	-
	123,761	(117,762)	5,999
Restricted funds			
Building Fund	3,200	(15,000)	(11,800)
Car Fund	-	(98)	(98)
Junior Church	-	-	-
	3,200	(15,098)	(11,898)
TOTAL FUNDS	**126,961**	**(132,860)**	**(5,899)**

continued...

12 MOVEMENT IN FUNDS - continued

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

	At 1/1/2024	Net movement in funds	Transfers between funds	At 31/12/2025
	£	£	£	£
Unrestricted funds				
General Fund	10,670	(12,931)	3,000	739
Mission Action	5,768	4,473	-	10,241
Junior Church	201	209	-	410
Reserves Fund	2,044	120,000	(2,037)	120,007
Community Hall	25,098	24,595	(3,000)	46,693
Building Fund	-	(505)	2,037	1,532
Car Fund	447	(447)	-	-
Choir and Music Fund	-	172	-	172
	44,228	135,566	-	179,794
Restricted funds				
Building Fund	(18,079)	(4,550)	-	(22,629)
Car Fund	98	(98)	-	-
Junior Church	125	-	-	125
Choir and Music Fund	-	420	-	420
Toddler Group	-	3,000	-	3,000
	(17,856)	(1,228)	-	(19,084)
TOTAL FUNDS	**26,372**	**134,338**	**-**	**160,710**

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

	Incoming resources	Resources expended	Movement in funds
Unrestricted funds	£	£	£
General Fund	195,903	(208,834)	(12,931)
Mission Action	7,655	(3,182)	4,473
Junior Church	209	-	209
Reserves Fund	120,000	-	120,000
Community Hall	34,847	(10,252)	24,595
Building Fund	11,900	(12,405)	(505)
Car Fund	-	(447)	(447)
Choir and Music Fund	1,080	(908)	172
	371,594	(236,028)	135,566
Restricted funds			
Building Fund	10,450	(15,000)	(4,550)
Car Fund	-	(98)	(98)
Junior Church	-	-	-
Choir and Music Fund	500	(80)	420
Toddler Group	3,000	-	3,000
	13,950	(15,178)	(1,228)
TOTAL FUNDS	**385,544**	**(251,206)**	**134,338**

continued...

The notes form part of these financial statements

12 UNRESTRICTED DESIGNATED FUNDS

Building Fund
Donation received to be used for repairs or improvements to the church building.

Mission Action (formerly Voyagers)
Funds raised by the Mission Group to support projects in the UK and around the world.

Junior Church
Fund designated to be used by the Junior Church.

Reserves Fund
Monies received from legacies, to be used purely for capital projects.

Fund raising
Donations received to be usedin paying expenses of any fundraising activity.

Community Hall
Hall letting income and expenditure fund.

Car Fund
Donations received to be used for the upkeep, repair or replacement of the vehicle used by the incumbent.

Choir and Music Fund
A fund for the costs of the choir and its music.

13 RESTRICTED FUNDS

Building Fund
The Building Fund has been for donations, legacies and loans received to be used for the repairs or improvements to the Hall. During 2020 major repairs were carried out on the hall. During 2024 a new loan was received from the Diocese towards the installaiton of a new kitchen in the hall.

The Restricted Building Fund is in deficit at 31 December 2025 by £22,629 (2024: £29,879) due to the loans owing at that date. The charity will continue fundraising so that these obligations can be paid from the Restricted Building Fund, but any shortfall in loan repayments will be financed out of the General Unrestricted Fund.

The Restricted Building Fund deficit at 31 December 2025 consists of:	
Cash at bank	1,871
Diocese loans	(23,500)
Other loans	(1,000)
	(22,629)

Car Fund
Restricted donations to be used for the upkeep, repair or replacement of the vehicle used by the incumbent.

Junior Church
Restricted donations to be used by the Junior Church.

Choir and Music Fund
A fund for the costs of the choir and its music.

Toddler Group
Fund to be used to replenish stocks of toys and equipment used by the Toddler Group.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, READING STREET
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds £	Restricted Funds £	Building Fund £	Total 2025 £	Total 2024 £
INCOME					
Donations and legacies					
Collections, donations and other giving	193,861	500	7,250	201,611	74,821
Grants	-	3,000	-	3,000	-
Gift Aid	17,597	-	-	17,597	12,067
	211,458	3,500	7,250	222,208	86,888
Other trading activities					
Fundraising	17,488	-	-	17,488	17,783
Investment income					
Deposit account interest	332	-	-	332	456
Charitable activities					
Fees from weddings and funerals	1,968	-	-	1,968	2,674
Church hall lettings	16,587	-	-	16,587	18,260
Total income	**247,833**	**3,500**	**7,250**	**258,583**	**126,061**
EXPENDITURE ON					
Raising funds					
Cost of fundraising activities	1,809	-	-	1,809	2,007
Charitable activities:					
Church Hall					
Hall running costs	8,585	-	-	8,585	5,268
Work of the Ministry					
Missionary and charitable giving	1,182	-	-	1,182	2,000
Diocesan Parish Share	83,209	-	-	83,209	75,264
Clergy and staffing costs	2,931	-	-	2,931	1,721
Church running costs	14,863	80	-	14,943	15,557
Independent examination	1,080	-	-	1,080	1,260
	103,265	80	-	103,345	95,802
Hall major repairs					
Hall major repairs	4,607	-	-	4,607	28,883
Total expenditure	**118,266**	**80**	**-**	**118,346**	**131,960**
Net surplus/(deficit for the year)	**129,567**	**3,420**	**7,250**	**140,237**	**(5,899)**