



TRUSTEES REPORT
PAROCHIAL CHURCH COUNCIL OF
ST LAWRENCE, BIDBOROUGH AND ST PETER, SOUTHBOROUGH
For the period January to December 2025
Charity No. 1184753

During the first half of 2025 the Parish was still in interregnum and we were delighted when a new incumbent, Reverend Ti Chase, was appointed to be our new Rector and we were able to welcome Ti, Raluca and their five children to our Parish. The Institution and Induction and Installation of the Reverend Ti Chase, took place at St Peter's Church on 24th June.

Aims and Purposes
The Parochial Church Council of St Lawrence, Bidborough and St Peter, Southborough (the PCC) has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the two church buildings and Ivy Cottage, Franks Hollow Road, Bidborough. In addition, with Christ Church, Southborough it is responsible (30%/70%) for the upkeep of 54 Holden Park Road, Southborough.

Objectives and Activities
The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish family. When planning our 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. Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish family through:

- Worship and prayer; learning about the Gospel, and developing their knowledge and trust in Jesus;
- Provision of pastoral care for people living in the parish; and
- Mission and outreach work

To facilitate this work it is important that we maintain the fabric of the church buildings.

Achievements and Performance

Worship and Prayer
A range of services are offered in both churches during the week and over the course of the year. Weekly, 8am Communion services alternate between the two churches and morning services take place at 9.30 at St Peter's and 11.00 at St Lawrence. A combined morning

service for both congregations is held on the 5th Sunday. The service from St Lawrence is recorded each week and uploaded to the website for those unable to attend to view. A Sunday evening service is held at St Lawrence at 6.30. Weekday morning prayers are held on Zoom.

Christmas celebrations included the popular Christingle Service at St Peter's on Christmas Eve and the traditional Carol Service at St Lawrence following carol singing in the churchyard. The Nativity service was again held in a barn at a local farm the previous Sunday and was very well attended.

Forest Church, a monthly service for families on Sunday afternoons with outdoor activities, continues to be well supported as is Forest Sunday School at St Peter's on the second Sunday morning. Youth Club meets monthly and around 30 young people went to Fellowship Afloat in July. The August joint service at St Peter was a Youth led service covering the activities of Fellowship Afloat.

All are welcome to attend our regular services. Around 70 adults and 12 children regularly attend Sunday services each week. The numbers attending festival services, especially the Christmas services, remained high at both churches. At the APCM in 2025 there were 112 names on the Church Electoral Roll (78 St Lawrence and 34 St Peter).

As well as our regular services, we enable our community to celebrate and thank God at the milestones in journeys of life and faith. There was one baptism and one wedding and four funerals took place either in one of our churches or at the crematorium.

Following Revd Ti Chase's first service in the parish, a joint Holy Communion service at St Lawrence on 29 June, Ti, Raluca and family invited the congregation to join them for a "Bring and Share" picnic in the Rectory Garden.

Deanery Synod
The PCC has one Deanery Synod representative for each church. The Deanery Synod meets three times a year and provides the PCC with an important link between the parish and the wider structures of the church. The Diocesan Director of Mission and Ministry Development gave a presentation at the July meeting.

Buildings
At St Lawrence the increased worship and fellowship space in the south aisle continues to be well used with the weekly South Aisle Community Café on Tuesday mornings welcoming members of the community for coffee and home made cake, and a monthly Mahjong afternoon on Mondays.

Both lychgates are in need of repair and as St Lawrence is a closed churchyard repairs are the responsibility of the Parish Council. A hole on the west side of the church requires further investigation.

The St Peter's Quinquennial inspection in November concluded that the building was in "fair condition" and identified a number of items requiring attention. During the year repairs to the clock and bells were carried out and a night silencer installed. An electric motor which drives the hourly chimes has subsequently failed and the repair cost is estimated to be over £4,000 and an appeal for funds is planned.

The Rectory was refurbished and redecorated prior to Revd Ti Chase and his family moving in. Quotations are being obtained for the installation of a shower room.

Ivy Cottage became vacant following the departure of the Verger and consideration is being given to the best use of the building in future.

Pastoral Care
The pastoral care teams work very hard to ensure the holistic care of individuals in need including, when possible, hospital visits, home visits where people are ill, suffering or unable to leave their homes. Six CAMEO "Come and Meet Each Other" lunches were held during the year attended by around 25 people and were much appreciated.

"Tots & Co" meet weekly in the village hall on Friday mornings in term time.
PALS – St Peter and St Lawrence Ladies – held an evening of Christmas crafts and carols in Bidborough Village Hall which gave the opportunity for fellowship together. The PALS book club meets regularly.

Opportunities for exploring the Christian faith and Bible study are offered by House Groups which meet on a regular basis and comprise around 60 people.

Mission and Evangelism
The Tower and Steeple website and the Tower and Steeple Facebook group allow the church family to keep in touch. Notice sheets are emailed weekly giving details of services. Pippa Hillen led a Lent course at St Lawrence based on the big Church Read Lent 2025 book "Wild Bright Hope" and associated daily reflections "Living Hope".

Helping those in need is a demonstration of our faith. A number of local charities were supported including Youth for Christ, Life and Soul, and Mosaic Resource Centre Tunbridge Wells as well as Hope Lebedyn, Mercy Ships, Prišon Fellowship and House of Compassion in Ukraine. The Parish sent 95 shoeboxes to the "Shoebox" Christmas appeal, "Operation Christmas Child", run by Samaritans Purse. Gifts from the joint Harvest service at St Lawrence were donated to the Southborough Community Larder run by Christ Church in Southborough.

In September both churches were open for Ride and Stride and members from St Peter's took part to raise funds for Friends of Kent Churches.

A Mini Flower Festival was held at St Lawrence on 6th September as part of the Bidborough Bonanza. The ladies from St Lawrence and St Peters flower guilds decorated the church with flowers and displays celebrating the clubs, societies and community of Bidborough Parish.
A Musical Evening was held at St Lawrence on Sunday 26 October to celebrate the dedication of the Eminent Organ. This was an opportunity for the wider community to hear the organ played by professionals and the church was full.

Ecumenical Relationships
The churches of St Lawrence, Bidborough and St Peter, Southborough are part of "The ACTS Group Ministry" (Anglican Churches Together in Southborough) which includes Christ Church, Southborough and St Thomas, Southborough. The churches joined together for the Remembrance Service at the Southborough War Memorial and also worked together to support events in Southborough Civic Centre Square.

Bidborough School
We have close links with Bidborough Church of England Primary school and the Reverend Ti Chase leads weekly acts of worship. Reverend Ti Chase, Claire Rorke and Rod Hillen are Foundation Governors.

Financial Review
The year was challenging with a decline in regular planned giving, mainly due to deaths, relocation and personal preferences, but the parish responded enthusiastically to appeals for the rectory maintenance and the Christmas appeal to support the parish finances. Interest earned and income from collections at church services was also down and the deficit (including transfers to Repair Funds) at the end of the year was £8,000. The parish's largest expense is our share of Diocesan costs (£55,000, with £7,500 added during the year as a gift of thanks for our new Rector). The Parish Offer for 2026 was commensurately reduced (£49,494) in an attempt to avoid a repetition while maintaining cover for the Rector's stipend.

Reserves Policy
The PCC has determined that it would be wise, in case of unforeseen expense or temporary reduction of income, to maintain reserves of unrestricted current assets, insofar as these are within the PCC's control, at a level of between three and six months 'normal expenditure' excluding items of large, special or project expenditure. As at 31.12.2025 Net Current Assets were £211,416. The Accounts have been prepared on a going concern basis.

Major Risks
Major risks to which the charity is exposed, as identified by the trustees, are regularly reviewed and systems or procedures have been established to manage these risks.

Safeguarding
The PCC has complied with the duty to have "due regard" to the House of Bishops' guidance in relation to Safeguarding. Regulations on safeguarding are followed under the guidance of our Parish Safeguarding Officer and we continue to use the Parish Safeguarding Dashboard to enable us to identify areas where action may be required. The Parish Safeguarding Officer continues to ensure people have been DBS checked and have done appropriate safeguarding training. Safeguarding is a regular item on the Agenda at PCC meetings and there were no Safeguarding incidents during 2025.

Volunteers
We would like to thank our Churchwardens Ed Dix-Perkin, Bob Gibson, Roy Langman and Lin Hutchinson who took on extra duties during the interregnum. We are particularly grateful to Pippa Hillen, Ray Skinner, Lin Hutchinson and Allan Jonnes for leading our services during this time and also to all those in the preaching team, as well as the "tech" support teams, in both churches. Bob Gibson stepped down as Churchwarden at St Lawrence after eight years of devoted service and we are grateful to Shirin Haque for taking on the role. Our thanks go to all our volunteers, too numerous to mention individually, who work so hard to make our parish the lively and vibrant community it is: those who care for our churches, arrange flowers, provide refreshments and care for our church family members, including our children and young people.

Structure, governance and management
The PCC is a body corporate body (PCC Powers Measure 1956, and the Church Representation Rules 2022) and is registered with the Charity Commission, Charity Number 1184753. The Parish of St Lawrence, Bidborough and St Peter, Southborough was created on 1st June 2019.

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

New PCC members are issued with the Church of England guidance on responsibilities and duties as a charity trustee and all Trustees are kept up to date with any additional guidance from the Charity Commission. PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters.

The full PCC met seven times during the year with an average level of attendance of 80%. There were four decisions by email.

A PCC Standing Committee is required under Church Representation Rules and has the power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. The Standing Committee consists of the Clergy, one Churchwarden from each church, PCC Secretary and Treasurer. The PCC Standing Committee did not meet in 2025.

Administrative Information
St Lawrence Church is situated in the High Street, Bidborough, TN3 0UJ and St Peter's Church in Church Road, Southborough TN4 0RX. The churches are part of the Diocese of Rochester within the Church of England. The correspondence address is: The Rectory, Rectory Drive, Bidborough, Tunbridge Wells TN3 0UL. Email: towerandsteeple@gmail.com Website: www.towerandsteeple.org

Patronage Board includes Church Pastoral Aid Society and The Mabledon Trust.

Banks: HSBC Bank Plc Lloyds Bank Plc

Independent Examiner: Zachary Ramsden

Licensed Lay Ministers – Allan Jonnes, Pippa Hillen

Bishop's Licence – Sophie Kersey, Lin Hutchinson, Emma Lawrence

Clergy PTO – Rev Ray Skinner

PCC members

Ex Officio members		
Rector:	Revd Ti Chase (Chair)	(from 24 June 2025)
Churchwardens:	Bob Gibson – St Lawrence	(Vice Chair) (until APCM 2025)
	Ed Dix-Perkin – St Lawrence	
	Shirin Haque – St Lawrence	(from APCM 2025)
	Roy Langman – St Peter	
	Lin Hutchinson – St Peter	
Diocesan Synod:	Rodney Hutchinson	
Deanery Synod:	Mary Cottle – St Lawrence	
	Lin Hutchinson – St Peter	

Elected members:		
	Thomas Bird – St Peter	(from APCM 2023)
	Steven Boulton – St Lawrence	
	Peter Dillon (Parish Treasurer)	(until 30.6.2025)
	Pippa Hillen – St Lawrence	
	Anne Hinds (Pastoral Co-ordinator)	
	Alison Lush (Secretary)	
	Alison Mighell (Parish Safeguarding Officer)	
	Marion Short - St Peter	
	Linda Stone – St Peter	(until June 2025)

Co-opted member: Joanne Benson (Treasurer) (from 1 July 2025)

Approved by the PCC on 7 May 2026

Signed ..... Revd Ti Chase .....
Reverend Ti Chase (Chair)

The Parochial Church Council of the Ecclesiastical Parish of St Lawrence Bidborough and St Peter Southborough

Charity no.1184753

Annual Report and Financial Statements

Year ended 31st December 2025

Parochial Church Council - St Lawrence & St Peter
Charity Number 1184753

BALANCE SHEET at 31 December 2025

	Note	2025	2024
Fixed Assets	1	91,560	91,560
Total fixed assets		**91,560**	**91,560**
Current Assets	**Note**		
Debtors & Prepayments	2	13,559	16,674
Short term deposits		90,102	101,929
Repair funds	3	69,286	66,591
Cash at bank and in hand	4	46,505	32,613
Total current assets		**219,452**	**217,808**
Creditors/Liabilities:			
Falling due within one year	2	8,036	2,967
NET CURRENT ASSETS		**211,416**	**214,840**
NET ASSETS		**302,976**	**306,400**
FUNDS OF THE CHARITY			
Unrestricted	6	290,229	297,714
Restricted	6	12,747	8,686
		302,976	**306,400**

Approved by the Parochial Church Council on 7/5/26 and signed on its behalf by:

Ti Chase
Signed Ti Chase (Rector) Revd Ti Chase Dated 7 May 26

J Benson
Signed J Benson (PCC Treasurer)

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

Notes to the BALANCE SHEET

For the year ended 31 December 2025

Note		St Lawrence 2025 £	St Lawrence 2024 £	St Peter 2025 £	St Peter 2024 £	Parish Total 2025 £	Parish Total 2024 £
1	Fixed Assets						
	Ivy Cottage	75,960	75,960	-	-	75,960	75,960
	54 Holden Park Road	-	-	15,600	15,600	15,600	15,600
		75,960	75,960	15,600	15,600	91,560	91,560

Ivy Cottage was given to St Lawrence Church in 1910 by Emily Maynard "for the benefit of the Rector and use by the church members"
54 Holden Park Road was given to Christ Church and St Peters Southborough. The property value, income and expenses are shared on a 70:30 basis.

2	Debtors and Prepayments						
	Income tax recoverable - gift aid	2,238	1,822	1,534	1,323	3,772	3,145
	Advertising					-	-
	Annual insurance prepaid for Ivy Cottage					-	-
	Prepaid Fellowship Afloat deposit	1,500				1,500	-
	Amount due from Christ Church re. 54HPR			8,287	13,529	8,287	13,529
		3,738	1,822	9,821	14,852	13,559	16,674
3	Repairs Funds						
	Diocesan church repair fund	36,702	34,294	23,658	22,369	60,360	56,663
	St L - Diocesan Ivy Cottage repair fund	8,926	9,928			8,926	9,928
		45,628	44,222	23,658	22,369	69,286	66,591
4	Cash at bank and in hand						
	St L - HSBC - current a/c	3,921	1,761			3,921	1,761
	St L - Lloyds bank - current a/c	1,336	1,336			1,336	1,336
	St L - HSBC Deposit a/c	22,308	21,176			22,308	21,176
	St L - HSBC Deposit a/c	5,663	7,428			5,663	7,428
	St P - Lloyds TSB Current Account			11,961	708	11,961	708
	St P - Tithe Account	1,313				1,313	-
	St P - Vicar's discretionary fund			3	204	3	204
		34,541	31,701	11,964	912	46,505	32,613
5	Creditors and accruals						
	Rectory repairs Accruals	748	748			748	748
	Ivy Cottage repairs Accruals					-	-
	St L Electricity Meter Failure	500	500			500	
	DBF Fees Accrual		451		382	-	832
	St P Electricity				287	-	
	CAF			250		250	
	St P Gas			350		350	
	Tithing accrual	2,748		1,690	350	4,438	350
	Fellowship Afloat Deposits		250	1,750		1,750	250
		3,996	1,949	4,040	1,019	8,036	2,967

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2025

		2025				2024			
		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	*Unrestricted Funds*	*Restricted Funds*	*Endowment Funds*	*TOTAL*
INCOMING RESOURCES	Note	£	£	£	£	*£*	*£*	*£*	*£*
Voluntary income	1(a)	76,548	19,891	0	96,439	*75,628*	*0*	*0*	*75,628*
Activities for generating income	1(b)	0	0	0	0	*56*	*3,117*	*0*	*3,173*
Income from investments	1(c)	5,256	114	0	5,370	*7,166*	*0*	*0*	*7,166*
Income from church activitites	1(d)	11,869	0	0	11,869	*9,606*	*0*	*0*	*9,606*
Total		**93,673**	**20,005**	**0**	**113,678**	***92,456***	***3,117***	***0***	***95,573***
RESOURCES EXPENDED									
Parish share	2(a)	62,500	0	0	62,500	*67,000*	*0*	*0*	*67,000*
Salaries, wages and honoraria	2(b)	0	0	0	0	*0*	*0*	*0*	*0*
Clergy & staff expenses	2(c)	258	0	0	258	0	0	0	0
Church running expenses	2(d)	27,448	10,594	0	37,938	*24,147*	*1,800*	*0*	*25,947*
Church activity expenses	2(e)	374	0	0	374	*803*	*0*	*0*	*803*
Mission giving and donations	2(f)	4,636	0	0	4,636	*4,754*	*0*	*0*	*4,754*
Rectory, Ivy Cottage & 54HPR	2(g)	5,942	5,350	0	11,292	*3,571*	*0*	*0*	*3,571*
Major repairs to church	2(h)	0	0	0	0	*0*	*0*	*0*	*0*
Major repairs to hall	2(i)	0	0	0	0	*0*	*0*	*0*	*0*
Major repairs to parsonage	2(j)	0	0	0	0	*0*	*0*	*0*	*0*
New building work	2(k)	0	0	0	0	*0*	*0*	*0*	*0*
Other	2(l)	0	0	0	0	*0*	*0*	*0*	*0*
Total		**101,158**	**15,944**	**0**	**116,998**	***100,275***	***1,800***	***0***	***102,075***
NET Incoming resources before other recognised		-7,485	4,061	0	-3,424	*-7,819*	*1,317*	*0*	*-6,502*
Gains on investment assets					0				
on disposal					0				
on revaluation					0				
					0				
NET MOVEMET IN FUNDS		-7,485	4,061	0	-3,424	-7,819	1,317	0	-6,502
					0				
TRANSFERS BETWEEN FUNDS	3				0	0	*0*		*0*
		-7,485	4,061	0	-3,424	*-7,819*	*1,317*	*0*	*-6,502*
BALANCES BROUGHT FORWARD AT 1 JANUARY		297,714	8,686		306,400	305,533	7,369		312,902
BALANCES CARRIED FORWARD AT 31 DECEMBER		**290,229**	**12,747**	**0**	**302,976**	***297,714***	***8,686***	***0***	***306,400***

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

INCOME

		2025				2024			
		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL	*Unrestricted Funds*	*Restricted Funds*	*Endowment Funds*	*TOTAL*
		£	£	£	£	£	£	£	£
1(a)	**Voluntary income**								
	Gift aided donations	49,467	5,280		**54,747**	58,676			**58,676**
	Other donations	9,216	2,034		**11,250**	820			**820**
	Tax Recoverable	14,080			**14,080**	14,048			**14,048**
	Collections at services	1,785			**1,785**	2,084			**2,084**
	Grants received		12,577		**12,577**				**-**
	Legacies	2,000			**2,000**				**-**
	Other donations				**-**				**-**
	TOTAL	**76,548**	**19,891**	-	**96,439**	**75,628**	**-**	-	**75,628**
1(b)	**Activities for generating income**								
	Fundraising		-		**-**		3,117		**3,117**
	Other income	-			**-**	56			**56**
	TOTAL	**-**	**-**	-	**-**	**56**	**3,117**	-	**3,173**
1(c)	**Income from investments**								
	Dividends and interest	5,256	114		**5,370**	7,166			**7,166**
	TOTAL	**5,256**	**114**	-	**5,370**	**7,166**	-	-	**7,166**
1(d)	**Income from church activitites**								
	Fees	2,366			**2,366**	3,549			**3,549**
	30% share of 54HPR Rental Income	5,090			**5,090**	5,722			**5,722**
	Sequestration Receipts	1,406			**1,406**	335			**335**
	Café income	1,255			**1,255**				**-**
	Insurance claim	1,752			**1,752**				**-**
					-				**-**
					-				**-**
	TOTAL	**11,869**	-	-	**11,869**	**9,606**	-	-	**9,606**
	TOTAL	**93,673**	**20,005**	**-**	**113,678**	**92,456**	**3,117**	**-**	**95,573**

EXPENSES

Note		2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Endowment Funds £	2025 TOTAL £	2024 *Unrestricted Funds £*	2024 *Restricted Funds £*	2024 *Endowment Funds £*	2024 *TOTAL £*
	Church activities								
2(a)	Parish share	62,500			**62,500**	67,000			***67,000***
2(b)	Salaries, wages and honoraria				**0**				***0***
2(c)	Clergy & staff expenses	258			**258**				
2(d)	Church running expenses								
	Operations	2,432			**2,432**	2,605			***2,605***
	Fabric *	7,547			**7,547**	6,982			***6,982***
	Sequestration Costs	922			**922**	435			***435***
	Insurance	7,682			**7,682**	7,545			***7,545***
	Other	1,579			**1,579**	376			***376***
	Bells Appeal Expenditure	104	3,111		**3,111**		1,800		***1,800***
	Church utility bills	5,022			**5,022**	6,204			***6,204***
	Church Repair Fund				**0**				***0***
	Mission and evangelism	2,160	7,483		**9,643**				***0***
		27,448	**10,594**		**37,938**	**24,147**	**1,800**		***25,947***
2(e)	Church activity expenses								
	Children & Youth	94			94				***0***
	Pastoral events	0			0	581			***581***
	Choir/Licences/Music	280			280	222			***222***
	Community Lunch/breakfast				0				***0***
		374			**374**	**803**			***803***
2(f)	Mission giving and donations	**4,636**			**4,636**	**4,754**			***4,754***
2(g)	Rectory, Ivy Cottage & 54HPR	**5,942**	**5,350**		**11,292**	**3,571**			***3,571***
2(h)	Major repairs to church				**0**				***0***
2(i)	Major repairs to hall				**0**				***0***
2(j)	Major repairs to parsonage				**0**				***0***
2(k)	New building work				**0**				***0***
	TOTAL*	**101,064**	**15,944**	**0**	**116,904**	**100,275**	**1,800**	**0**	**102,075**

Parochial Church Council - St Lawrence & St Peter. Charity Number 1184753

Notes to the STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2025

1 **Reserves policy**

The PCC has determined that it would be wise, in case of unforseen expense or temporary reduction of income, to maintain reserves of unrestricted current assets, in sofar as these are within the PCC's control, at a level of between three and six months 'normal expenditure' excluding items of large, special or project expenditure.
As at 31.12.25 Net Current Assets were £211,146.
The Accounts have been prepared on a going concern basis

2(b) **Staff Costs & Pension**

There are no employees paid by the Parish and no National Insurance or pension payments. The Rector's stipend is paid by the Diocese of Rochester which accounts for all payroll aspects independently of the Parish.

3 **PCC Members - Expenses (Trustees and related parties)**

Other than an occasional small honorarium paid to the organist or verger at services, no expenses have been paid to any trustee, committee member or related party, other than reimbursement of costs for items purchased on behalf of the parish and approved in writing by the Rector.

4 **Fixed and Restricted/Designated Assets**

Ivy Cottage was given to St Lawrence Church in 1910 by Emily Maynard "for the benefit of the Rector and use by the church members". The Organ Fund is designated as such by the PCC and not specifically restricted by the donor.
The Fellowship Afloat monies represent deposits lodged for an external event in the next year.

4a

Restricted funds	B/f	Income	Expenses	C/f
Blink funds	7,369	114	-7,483	0
Bells fund	1,317	1,794	-3,111	0
Rectory fund	0	5,520	-5,350	170
Smythe fund	0	12,577	0	12,577
	8,686	20,005	-15,944	12,747

5 **Salaries/National Insurance/Pension Scheme**

There are no employees paid by the Parish and no National Insurance or pension payments. The Rector's stipend is paid by the Diocese of Rochester which accounts for all payroll aspects independently of the Parish.

6 **IndependentExamination Fee**

The fee for Independent examination of these accounts was £590.

7 **Going concern**

The trustees consider that there are no material uncertainties about the ability to continue as a going concern.

8 **Trustees' remuneration and benefits**

None of the Trustees have been paid any remuneration or received any other benefits from the charity (2024 none).

9 **Related party transactions**

There have been no transactions with persons or entities that are closely connected to the charity or its trustees (2024 none).

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs together with applicable accounting standards and the Statement of Recommended Practice as the applicable standard for charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP(FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind (i.e. the church and vicarage) is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not classified in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included within the Church inventory.

Tangible fixed assets

Land and buildings

No depreciation is provided on buildings as the current estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out on a regular basis and any resultant loss identified is included within expenditure for the year. (NB an impairment review is a formal check that the current value of a fixed asset such as a house or building is greater than the value shown in the balance sheet.)

Any expenditure on maintenance or improvements on fixed assets is written off as incurred.

Short term deposits

These are the cash held on deposit either with HSBC Bank, Lloyds Bank, Diocese, CCLA or at another bank.

FUNDS

Unrestricted Funds

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

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

INCOMING RESOURCES

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.

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving under covenants or gift aid donations is recognised when received.

Income tax recoverable on gift aid donations is recognised when the related income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its entitlement and the likely amount due.

Funds raised by church events and activities are accounted for gross, i.e. before any associated expenses.

Other ordinary income

Rental from the letting of church premises is recognised when the rental is due.

Parochial fees due to the PCC for weddings, funerals etc. are accounted for when the event occurs.

Income from investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

RESOURCES USED

Grants

Grants and donations are accounted for when paid, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly related to the work of the Church

The Diocesan Parish Offer in respect of clergy and diocesan costs are accounted for when paid.

Any additional amounts agreed by the PCC but not paid across as at 31st December are shown as creditors in the balance sheet.

DEBTORS

Amounts owing to the PCC at 31st December in respect of income tax fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Diocesan Church Repair Fund - Quinquennial Funds

The Diocesan Church Repair Fund consists of funds designated by the PCC for future repairs.

A contribution rate into the fund is agreed to pay for these repairs. The repairs specified in the survey report are funded by the Diocesan Church Repair Fund.

Independent Examiner's Report to the Trustees of the

Parochial Church Council of St Lawrence Bidborough and St Peter Southborough

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2025.

Responsibilities and basis of report

As the charity's 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 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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: Zachary Ramsden

Name: Zachary Ramsden FCA

Chartered Accountant

63 Deakin Leas, Tonbridge, Kent TN9 2JT

Date: 15th May 2026

Independent Examiner's Report to the Trustees of the

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