

**The Parish Church of St. Luke,
Sevenoaks**

Registered Charity number 1127331

**Annual Report
and
Financial Statements
of the
Parochial Church Council
for the year ended 31st December 2025**

Team Vicar:

Reverend Anne Bourne
St. Luke's House
30 Eardley Road
Sevenoaks
Kent
TN13 1XT

Banks:

Santander UK plc
BBAM,
Brindle Road,
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Nat West
67 High Street,
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Independent Examiner:

James MB Wright
36 Granville Road
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TN13 1EY

PAROCHIAL CHURCH COUNCIL OF ST LUKE, SEVENOAKS

Administrative Information

St. Luke's church is situated in Eardley Road, Sevenoaks. It is part of the Diocese of Rochester within the Church of England.

St. Luke's Church is registered with the Charity Commission as a charity, registered number 1127331

Objectives

St. Luke's PCC has the responsibility for co-operating with the Team Vicar, the Reverend Anne Bourne, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for the Church Centre complex of St. Luke's.

Public Benefit

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live in our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the Team Vicar and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community 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.

Missionary and outreach work.

PCC Membership

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

During the year, the following served as members of the PCC

Team Vicar:	Rev. Anne Bourne (Chairman)
Reader:	Mr L. Pearce
Churchwardens:	Mr P. Fleming Mr I. Bourne
Deanery Synod Representatives:	Mr P. Fleming Mr L. Pearce
Other Members:	Mrs A Blakeley Mrs A. Clark Mrs M. Croft Mr N. Donaldson Mrs E Peters Ms. J Picton-Bentley
In attendance:	Mrs R. Ward (Safeguarding Officer)
Hon. Treasurer:	Mr A. Adams
Hon. Secretary:	Mr I. Funnell

PAROCHIAL CHURCH COUNCIL OF ST LUKE, SEVENOAKS

PCC Committees

The PCC operates through a number of committees which meet between the full meetings of the PCC. Individual committee reports, which state the objectives of each committee, are set out in a separate document.

Standing Committee

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Finance Committee

Oversees the general financial dimensions of the work of St. Luke's by monitoring income and expenditure, budgeting, maintaining appropriate financial controls and co-ordinating the annual review of the Christian Stewardship of money through planned giving.

Fabric Committee

During the past year we have continued with annual maintenance routines to ensure that the grounds and facilities of St Luke's are kept in good working order for the benefit of ourselves and our facility hirers.

Projects and works completed over the past year have been:

- Redecoration of all toilets, together with the installation of new taps, sinks, men's urinal, and hand towel dispensers.
- Installation of a new church hall dishwasher with water softener system, together with a new sink/draining unit with multi-functional taps/rinse sprayer.
- New kitchen fridge.
- Redecoration of the white main hall wall.
- Exterior re-staining and painting of the North and South porch doors.
- Replacement of 18 high level light bulbs within the church.
- Servicing of the main internal church door closure mechanism.

Projects that are ongoing:

- Investigation work is required to establish the cause of current water ingress within the church above the main entrance door.
- Investigation by a structural engineer is still sought to review the movement cracks above the office door.
- Replanting of the memorial flower bed outside church.

Other Items to note:

- We have transferred the servicing responsibilities of the hall heaters and hall/church boilers to T D Geer Limited, of Sevenoaks, for improved customer service.
- Plans previously submitted to the DAC for a new handrail for the lectern have now been put on hold due to differing opinions of materials to be used.

PAROCHIAL CHURCH COUNCIL OF ST LUKE, SEVENOAKS

Achievements and Performance

Church Attendance and Electoral Roll

Attendance: The average number of communicants at normal Sunday services is 66 in 2025 (2024 - 61).

Some 36 children and young people attended Junior Church, Papa Youth and TOTS during the year, with an average of 12 per week attending Sunday services in 2025 (2024 - 12).

On Easter Day there were 140 communicants, (2024 - 122). At Christmas there were 290 communicants (2024 - 233) with 97 taking communion.

In 2025 we had 3 Baptisms (2024 - 1), no Weddings (2024 - 0) and 4 Funerals held in church (2024 - 3)

Electoral Roll: At March 2025 there were 137 persons on the Electoral Roll, of whom 12 lived within the Parish.

The worshipping community at the end of 2025 is 162 (2024 – 145). These are congregation members who are regular attendees, those who can no longer attend Sunday services but take communion at home or are on the electoral roll for our parish.

Review of the Year

In January we learnt that Jean Picton-Bentley had resigned as choir leader and that Alex Clark had kindly agreed to take her place. For the second half of the meeting Archdeacon Nick took the chair while we discussed the future of the West Sevenoaks team. It had been clear for a long time that St Mary's, Riverhead were determined to leave; as both we and St Mary's, Kippington are firmly attached to our own vicarages, it seemed to be best to dissolve the team and go it alone. The Archdeacon said he would convey our views to the Bishop.

In March Alex presented her meticulously prepared proposals for the introduction of choral scholarships, which were met with universal approval bordering on euphoria.

In May we learnt that Ian Bourne will chair a revived fabric committee; Nick Donaldson agreed to join him. We ratified a policy of dogs attending services, namely that well behaved dogs were welcome. This confirmed the status quo – Skippy was relieved, but the tsunami of canine visitors feared by some did not materialise.

In July the handrail (on the lectern) affair was finally put to bed. Rochester was being so awkward, and the current practice seemed to be working well, so it was decided to abandon all attempts to get a faculty for a handrail on the lectern.

In September we discussed and accepted draft proposals for the dissolution of the West Sevenoaks team. It was agreed to accept a quote for a new dishwasher and water softener in the kitchen. We learnt that John Mills would step down after many years of faithfully looking after the church garden. In future the work will be done by ad hoc working parties.

In November we agreed to purchase a card reader to facilitate casual giving, especially at special services like funerals and weddings. Ros Ward read a prepared report on our church culture suggesting that we could be more welcoming. It was decided that in the spring the cross in the garden would be replaced in memory of John Mills.

The dates of meetings for 2026 were agreed and are as follows:

Monday, 12th January
Tuesday, 17th March
Sunday, 3rd May (APCM)
Tuesday, 26th May
Monday, 13th July
Tuesday, 22nd September
Tuesday, 10th November

PAROCHIAL CHURCH COUNCIL OF ST LUKE, SEVENOAKS

Financial Review

Total incoming resources on ordinary unrestricted funds were £116,931 and are detailed in the financial statements.

£117,215 was expended to provide the Christian Ministry from St Luke's Church, including mission and ministry support to the Diocese.

The net result for the year was a deficit of £284 which has decreased the balance brought forward at the beginning of the year, and the balance carried forward at 31st December 2025 for unrestricted funds totalled £562,007.

No related party transactions have taken place during the year.

Safeguarding

The Parochial Church Council has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and adults).

Risk Management

During the year we continued the on-going programme of identifying major risks which impact the work of the church in the Parish. This includes a child protection policy, a safeguarding culture report, a review of insurance and financial procedures for the handling of cash and the investment of surplus funds.

**Approved by the Parochial Church Council on 17th March 2026 and signed on their behalf by
Rev. Anne Bourne (PCC Chairman).**

PAROCHIAL CHURCH COUNCIL OF ST LUKE, SEVENOAKS
INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST LUKE, SEVENOAKS

I report on the accounts for the year ended 31st December 2025 which are set out on pages 7 to 15.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145 (5) (b) of the 2011 Act; and
- 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 management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

James MB Wright
36 Granville Road
Sevenoaks
TN13 1EY

PAROCHIAL CHURCH COUNCIL OF ST LUKE, SEVENOAKS

STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 31 December 2025

	Note:	Unrestricted Funds £	Restricted Fund £	Total Funds 2025 £	Total Funds 2024 £
INCOMING RESOURCES					
Voluntary income	2	88,147	10,392	98,539	96,824
Activities for generating funds	2	29,860	-	29,860	29,089
Increase/(decrease) from investments	2	(1,076)	-	(1,076)	25,680
TOTAL INCOMING RESOURCES		116,931	10,392	127,323	151,593
RESOURCES EXPENDED					
Church activities	3	100,843	4,911	105,754	100,553
Church management and administration	3	16,372	-	16,372	16,870
TOTAL RESOURCES EXPENDED		117,215	4,911	122,126	117,423
NET MOVEMENT IN FUNDS		(284)	5,481	5,197	34,170
Balances brought forward 1 January 2025	14	562,291	-	562,291	528,121
Balances carried forward 31 December 2025	14	562,007	5,481	567,488	562,291

The notes on pages 9 to 15 form part of these accounts.

PAROCHIAL CHURCH COUNCIL OF ST LUKE, SEVENOAKS

BALANCE SHEET AT 31 DECEMBER 2025

	Note	2025 £	2024 £
FIXED ASSETS			
Investment	10	459,856	465,287
Equipment	<u>10</u>	<u>2,370</u>	<u>3,554</u>
		<u>462,226</u>	<u>468,841</u>
CURRENT ASSETS			
Debtors and prepayments	11	8,652	6,415
Cash at Bank and in hand		24,430	21,564
Cash on deposit with Diocese		1,001	732
Cash on deposit with CCLA		<u>94,381</u>	<u>90,295</u>
		<u>128,464</u>	<u>119,006</u>
CURRENT LIABILITIES			
Creditors and accruals	12	<u>1,646</u>	<u>876</u>
NET CURRENT ASSETS		<u>126,818</u>	<u>118,130</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>589,044</u>	<u>586,971</u>
LONG TERM LIABILITIES & PROVISIONS			
Quinquennial Repairs	13	21,490	18,872
Hall & kitchen equipment replacement	6	<u>66</u>	<u>5,808</u>
		<u>21,556</u>	<u>24,680</u>
TOTAL NET ASSETS		<u>567,488</u>	<u>562,291</u>
PARISH FUNDS			
Unrestricted	14	562,007	562,291
Restricted	14	<u>5,481</u>	<u>0</u>
		<u>567,488</u>	<u>562,291</u>

The notes on pages 9 to 15 form part of these accounts.

Approved by the Parochial Church Council on 17th March 2026 and signed on their behalf by
Rev. Anne Bourne (PCC Chairman).

PAROCHIAL CHURCH COUNCIL OF ST LUKE, SEVENOAKS

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

1. ACCOUNTING POLICIES

1. The financial statements have been prepared under the historic cost convention as modified by the inclusion of fixed assets and investments at market value on an accruals basis and accord with the Charities Act 1993 and 2011 and the Church Accounting Regulations.
2. The statements report on all transactions, assets and liabilities for which the PCC is responsible.
3. Consecrated and beneficial property is excluded from the statements by S.96(2)c of the Charities Act 1993. No value is placed on moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal as the PCC considers these to be inalienable property.
4. The Taylor Memorial Hall is not included as an asset. The PCC considers that the Hall has no separate market value, as part of the structure of the church it is unsaleable.
Hall operating expenses do not include any allocation of costs such as quinquennial, mission and ministry support offer, stipend or other administrative overheads.
5. It is the policy of the church not to capitalise any expenditure on additions because they have negligible resale value.
6. Legacies received for the general purpose of the church are included as incoming resources.
7. Gift aid donations are reported in the year in which they are received, but any associated Income Tax refund is calculated and brought in as being receivable in the future.
8. The Church aims to have sufficient funds available to be able to meet any reasonably foreseeable circumstances and to avoid any immediate negative impact on its activities. It is therefore the intention to retain the equivalent of at least twelve months net operating costs.

PAROCHIAL CHURCH COUNCIL OF ST LUKE, SEVENOAKS

Notes to the Financial Statements for the year ended 31 December 2025 (continued)

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
2. INCOMING RESOURCES					
Voluntary income					
Planned Giving:					
Donations		65,778	5,536	71,314	65,661
Tax recoverable	4	15,547	1,283	16,830	15,962
Special collections including Charity of the Month	14	-	3,573	3,573	4,699
Ordinary collections excluding Charity of the Month		3,094	-	3,094	2,750
Other donations & sundry income		3,728	-	3,728	2,752
Legacies		-	-	-	5,000
		88,147	10,392	98,539	96,824
Activities for generating funds					
Fees		649	-	649	1,462
Church Hall lettings	6	28,401	-	28,401	26,654
Crossway parish magazine		371	-	371	329
Events and functions	7	439	-	439	644
		29,860	-	29,860	29,089
Income from investments					
Dividends and interest	5	4,355	-	4,355	3,081
Gain/(loss) on revaluation	10	(5,431)	-	(5,431)	22,599
		(1,076)	-	(1,076)	25,680
Total incoming resources		116,931	10,392	127,323	151,593

PAROCHIAL CHURCH COUNCIL OF ST LUKE, SEVENOAKS

Notes to the Financial Statements for the year ended 31 December 2025 (continued)

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
3. RESOURCES EXPENDED					
Church Activities					
Committed Giving	16	7,500	-	7,500	8,500
Special collections including Charity of the Month	16	-	3,573	3,573	4,699
Mission & Ministry Support		53,000	-	53,000	48,000
Other ministry costs		2,410	-	2,410	2,964
Church running & maintenance	8	11,891	-	11,891	10,472
Church improvements	9	-	-	-	-
Church hall running costs	6 & 8	10,306	-	10,306	11,282
Insurance		3,808	-	3,808	3,672
Vicarage		4,316	-	4,316	3,618
Choral Scholarships, choir & organists	8 & 15	1,612	1,338	2,950	1,346
Quinquennial fund	13	6,000	-	6,000	6,000
		<u>100,843</u>	<u>4,911</u>	<u>105,754</u>	<u>100,553</u>
Church Management and administration					
Secretarial and office	8	13,898	-	13,898	13,745
Printing and stationery		1,289	-	1,289	1,940
Depreciation	10	1,185	-	1,185	1,185
		<u>16,372</u>	<u>-</u>	<u>16,372</u>	<u>16,870</u>
Total resources expended		<u>117,215</u>	<u>4,911</u>	<u>122,126</u>	<u>117,423</u>

PAROCHIAL CHURCH COUNCIL OF ST LUKE, SEVENOAKS

Notes to the Financial Statements for the year ended 31 December 2025 (continued)

- 4. Tax recoverable.** This represents the amounts of Income Tax reclaimable in respect of the Gift aid Income for the year.
- 5. Investment income** includes £240 (2024 £258) from the Kippington Church Charity. The CBF Investment Fund is held by the Rochester Diocesan Board of Finance as the custodian trustees. The PCC has the responsibility over the investment. At 31 December 2025 the market value was £8,302 (2024 - £8,648).
- 6. Church hall lettings.** The gross receipts were £28,401 (2024 - £26,654) and the operating expenses were £10,306 (2024 - £11,282). The operating expenses includes £2,000 (2024 - £1,000) by way of a provision for the replacement of hall and kitchen equipment. The total provision now stands at £66 (2024 - £5,808).

7. Events and Functions	<u>2025</u>	<u>2024</u>
	£	£
	<u>Unrestricted Funds</u>	
Ride and Stride	274	498
Concerts	<u>165</u>	<u>146</u>
	<u>439</u>	<u>644</u>

8. Staff costs

During the year the PCC paid for the services of secretarial assistance, church and hall cleaners and organists (all part time) but none of these attracted social security costs.

The total expenditure in 2025 amounted to £21,201 (2024 £20,783) and amounts are included within the church running and maintenance, secretarial and office, church hall running costs, and choral scholarships, choir and organists.

9. Church improvements

During 2025 nothing was expended on improvements (2024 - £0).

PAROCHIAL CHURCH COUNCIL OF ST LUKE, SEVENOAKS

Notes to the Financial Statements for the year ended 31 December 2025 (continued)

10. Fixed Assets

Investment

During 2011 14,456.47 shares were purchased in the CBF Church of England Investment Fund – Accumulation shares with CCLA Investment Management Limited at a cost of £250,000. During 2013 2,121.76 shares were sold raising £50,000 and during 2016, 1,573.26 shares were sold, also raising £50,000. During 2017, 1,379.82 shares were sold raising £50,000 and during 2020, 1,074.08 shares were sold raising another £50,000 and during 2022 894.06 shares were sold also raising £50,000. As at 31 December 2025 the value of the investment was £459,856 (2024 £465,287), resulting in an unrealised loss of £5,431 (2024 gain £22,599).

Equipment

During 2023 a new photocopier was purchased for £5,924 and is being depreciated over a five year period.

11. Debtors and prepayments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Utilities	-	-	-	500
Fees	234	-	234	-
Tax Recoverable	2,266	1,283	3,549	1,777
Insurance	3,993	-	3,993	3,808
Church Hall	-	-	-	330
Choral Scholarships	-	876	876	-
	<u>6,493</u>	<u>2,159</u>	<u>8,652</u>	<u>6,415</u>

12. Creditors and accruals

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Fees payable to Diocese	326	-	326	756
Events and Functions	320	-	320	120
Utilities	1,000	-	1,000	-
	<u>1,646</u>	<u>-</u>	<u>1,646</u>	<u>876</u>

13. Quinquennial Fund.

A fund is built up over a five-year period to provide for the costs of repairs required following the Diocese's Quinquennial inspection.

As at 31st December 2025 the total provision relating to the 2018/22 inspection was £3,490. During 2025 £3,382 was expended and work continues into 2026. A provision of £6,000 was made during 2025 representing the third year for the 2023/27 quinquennial and the provision for the next quinquennial is £18,000.

As at 31st December 2025 the total provision is £21,490.

PAROCHIAL CHURCH COUNCIL OF ST LUKE, SEVENOAKS

Notes to the Financial Statements for the year ended 31 December 2025 (continued)

14. FUNDS		2025	2024
	Note	£	£
Unrestricted fund movements:			
Balances b/fwd 1 January 2025		562,291	528,121
Incoming resources	2	116,931	146,894
Resources expended	3	<u>(117,215)</u>	<u>(112,724)</u>
Balances c/fwd 31 December 2025		<u>562,007</u>	<u>562,291</u>
Restricted fund movements:			
Special collections including Charity of the Month			
Incoming resources	2	3,573	4,699
Resources expended	3	<u>(3,573)</u>	<u>(4,699)</u>
		-	-
Choral Scholarships			
Balance b/fwd 1 January 2025		-	-
Incoming resources	2 & 15	6,819	-
Resources expended	3 & 15	<u>(1,338)</u>	<u>-</u>
Balance c/fwd 31 December 2025		<u>5,481</u>	<u>-</u>
Total funds balances c/fwd 31 December 2025		<u>567,488</u>	<u>562,291</u>

15. Choral Scholarships

	Note	2025	2024
		£	£
Incoming resources:			
In memory of Lyndall Hacker		5,000	-
In memory of Ian Flemming		406	-
In memory of John Mills		100	-
Other donations		30	-
Tax receivable		<u>1,283</u>	<u>-</u>
	14	<u>6,819</u>	<u>-</u>

PAROCHIAL CHURCH COUNCIL OF ST LUKE, SEVENOAKS

Notes to the Financial Statements for the year ended 31 December 2025 (continued)

15. Choral Scholarships (continued)

	Note	2025 £	2024 £
Resources expended:			
Scholars' Honorariums		734	-
Vocal Coaching		390	-
Hymn Books		<u>214</u>	<u>-</u>
	14	<u>1,338</u>	<u>-</u>

A choral scholarship scheme was set up by the choir director during 2025 to reaffirm and develop the long-standing musical tradition at St Luke's, Sevenoaks.

Choral scholars are expected to sing on the first and third Sunday of each month (excluding school summer holidays) and other annual festival services as agreed.

Choral scholars receive an honorarium and termly professional vocal coaching sessions.

16 OUTSIDE GIVING	Committed Giving	Special Collections	Direct Giving	Total
	£	£	£	£
Home Giving				
Alzheimer's Society	-	106	-	106
Dorothy Parrot Memorial Trust	500	269	20	789
Fare Share	500	83	20	603
Friends of Kent Churches	-	547	-	547
Phab	-	105	-	105
Porchlight	500	636	75	1,211
Prison Fellowship	500	216	-	716
Sevenoaks Area Youth Trust	500	130	15	645
St. Augustine's, Slade Green	1,000	39	50	1,089
The Children's Society	-	299	-	299
Universities & Colleges				
Christian Fellowship	500	167	-	667
Overseas Giving				
Amos Trust	500	145	150	795
Church Mission Society	1,000	42	-	1,042
Myanmar Earthquake Appeal;	-	-	105	105
New Life Nyambene	500	110	-	610
Sevenoaks Kenya Educational Trust	500	145	-	645
Zimbabwe, All Saints, Marondera	1,000	534	-	1,534
	<u>7,500</u>	<u>3,573</u>	<u>435</u>	<u>11,508</u>

The amounts given were £7,500 by way of committed giving, £3,573 from special collections including Charity of the Month and £435 directly. Total giving amounted to £11,508 (2024 £14,796).