

**ST MARY THE VIRGIN CHURCH, RIVERHEAD WITH DUNTON GREEN**  
**PAROCHIAL CHURCH COUNCIL TRUSTEES ANNUAL REPORT FOR THE 2026 APCM**

**Aims and Purposes.**

The Parochial Church Council (PCC) of St Mary the Virgin has the responsibility of cooperating with the clergy in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of both Church and Church Hall and for the general upkeep of its churchyard. (However, being closed for burials, responsibility for churchyard maintenance lies with Sevenoaks District Council who do an excellent job). However, the responsibility for the not inconsiderable maintenance of the Garden of Remembrance remains with the PCC.

**Objectives and Activities**

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

When planning activities for the year, the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, the PCC tries to enable people to live out their faith as part of the 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.

**1. Worship and Prayer**

The PCC is committed to offer a range of services during the week and over the course of the year that the community finds both beneficial and spiritually fulfilling. St Mary the Virgin upholds the Anglican ethos of worship that offers a broad spectrum of worship, which encompasses the Book of Common Prayer (8am Holy Communion) and all forms permitted under Common Worship (9:30am Parish Communion and mid-week Communion) and Services of the Word (9:30am All age and Morning Prayer, Sunday and mid-week).

The regular pattern of 8am and 9:30am service times have been maintained on a consistent basis during the year, along with a mid-week service time on a Thursday and occasionally an afternoon or an evening act of worship.

Unfortunately, the lack of an incumbent has impacted our ability to celebrate Holy Communion regularly. We are grateful to those retired vicars (PTOs) as well our Area Dean, Archdeacon and Bishops who have officiated when they were able.

Worship has continued to take place commemorating key events in the liturgical calendar, being Harvest, Remembrance, Advent, Christmas, Lent, Holy Week and Easter. During the year numbers attending Christmas and Easter, of which returns are given to the National Church, were as follows (previous year in brackets):

Good Friday and Easter Sunday 143 (146) and Christmas Eve and Day 478 (490).

As of 31<sup>st</sup> December 2025, there were 60 (126) parishioners on the Church Electoral Roll, 40(85) of whom were resident in the Parish and 20(41) of whom were non-resident.

During the year, the following number of occasional offices were performed (previous year in brackets):

Baptisms	5	(5)	Interment of ashes	2	(2)
Weddings	2	(1)	Funerals at Church	2	(4)
			Funerals at local crematorium	0	(4)

Team services have taken place celebrating the midweek festivals of the liturgical calendar on Ash Wednesday, Maundy Thursday and Ascension.

## **2. Church Hall**

The hall has returned to full operating capacity, serving both the church and community. The hall is used for parties and regular and one-off groups.

## **3. Pastoral Care**

Home communion has been offered to members of the congregation in their homes as well as general visiting undertaken around the parish.

## **4. Mission and Evangelism**

The PCC has given money to charitable concerns and good causes and events organised enabling the community and congregation to gather together at Christmas, Easter, Harvest, Remembrance and All Soul's.

## **5. Ecumenical Relationships**

The church participated in the annual 'Ride and Stride' event raising money for many Historic Churches Trusts enabling them to make grants to places of Christian worship

## **Volunteers**

The PCC would like to thank all those who have given their time, prayer, and effort to help it offer and sustain its ministry and mission through the year.

## **Financial Review**

Income for the year ended 31 December 2025 exceeded expenditure by £14,544 (£8,864) resulting in net assets of £251,715 (£237,171). 2024 figures in brackets.

## **Reserves Policy**

The reserves policy is that reserves should be a minimum of three month's expenses. Unrestricted reserves held at December 31, 2025 were £196,243, so are comfortably above this minimum. If possible, reserves should be maintained at the level required to provide for any major expenditure identified in the most recent Surveyor's Quinquennial Report (2021). The largest item on the 2021 report was replacement of church roof estimated by the Surveyor at more than £250,000.

## **Structure, Governance and Management**

The method of appointment of PCC members is set out in the Church Representation Rules.

At St. Mary the Virgin the membership of the PCC consists of the Team clergy, churchwardens, Licensed Lay Minister, deanery synod representatives and members elected by those from the congregation on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The PCC has met on 7 occasions since the last APCM on 18th May 2025.

To conduct PCC business the Standing Committee now meets only when required, subject to any directions given by the Council.

Members of this committee during the year were Warwick Perry, Karen Forster-Pearce (until May 2025), Daphne Harrison, Trevor Harrison, Sarah Stott & Ronnie Todd (Sec)

Other committees in the life of the church are: Events Committee

### **The benefice of the West Sevenoaks Team Ministry**

The benefice was incorporated, by Pastoral Measure on the 12<sup>th</sup> November 2019, into a new Team Ministry. The Team Ministry is currently following a process of Pastoral Reorganisation. On 23 February 2026 a draft proposal affecting the West Sevenoaks Team Ministry was publicly issued by the Church Commissioners. The draft Pastoral Scheme provides for the dissolution of the benefice of West Sevenoaks Team Ministry, the termination of the team ministry established for its area, and the creation of three new benefices: Saint Mary, Kippington; Riverhead with Dunton Green; and Saint Luke, Sevenoaks. Essentially this would reinstate the 3 parishes in the team to their original single parish status. The consultation has now closed but the Church Commissioners received one representation against the draft proposal within the allotted time which ended on 23 March 2026. This has delayed progress. In the meantime, we should carry on as usual taking the opportunity to continue preparing our Parish Profile in the hope that the delay in progress will not be too long and that the proposal will ultimately be accepted by the Church Commissioners.

### **Administrative information**

St. Mary the Virgin is situated on London Road, Sevenoaks. It is part of the Diocese of Rochester within the Church of England. The correspondence address is St Mary's Church, London Road, Riverhead, Sevenoaks, TN13 2BP. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006 as amended) and a registered charity - 1128522. Its new website can be located at: [www.stmaryriverhead.com](http://www.stmaryriverhead.com)

### **PCC members who have served during the year are as follows:**

Team Vicar of St Luke's: The Reverend Anne Bourne (ex officio)

Team Curate: The Reverend Steve Osei-Mensah (ex officio) (left for new post July 2025)

Licensed Lay Minister: Daphne Harrison

Churchwardens: Karen Forster-Pearce (from May 2022 to May 2025) & Warwick Perry (from May 2023 to May 2026)

Representatives on the Deanery Synod (ex officio members:)

Daphne Harrison (elected 2023)

Veronica Todd (elected 2023) (also Hon Secretary)

Elected Members:

Barry Sharp (from May 2024)

Susan Perry (from May 2025)

Trevor Harrison (from May 2025) (also Hon Treasurer)

Sarah Stott (from May 2023)

Susan Allender (May 2023)

Veronica Todd (May 2025)

Approved by PCC 10 May 2026.

Signed on their behalf by .....  ..... Churchwarden

# *St. Mary's Church*

The Parish Church of Riverhead with Dunton Green, Kent



## **FINANCIAL STATEMENTS OF PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN**

**For the year ended 31 December 2025**

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

Statement Of Financial Activities

For the year ended 31 December 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<b>Income</b>						
Voluntary income	2a	33,028			33,028	33,873
Activities for generating funds	2b	19,812			19,812	17,596
Income from investments	2c	6,008	1,414		7,422	5,966
Church activities	2d	2,275			2,275	1,133
Other income	2e	466		312	778	181
<b>Total Income</b>		<b>61,589</b>	<b>1,414</b>	<b>312</b>	<b>63,315</b>	<b>58,749</b>
<b>Expenditure</b>						
Church activities	3a	48,771			48,771	49,885
Raising funds	3b					
<b>Total Expenditure</b>		<b>48,771</b>			<b>48,771</b>	<b>49,885</b>
<b>Net Income/(Expenditure)</b>		<b>12,818</b>	<b>1,414</b>	<b>312</b>	<b>14,544</b>	<b>8,864</b>
<b>Investment gains</b>						
Gains/(losses) on investment assets						
<b>Net Income/(Expenditure)</b>		<b>12,818</b>	<b>1,414</b>	<b>312</b>	<b>14,544</b>	<b>8,864</b>
Transfers between funds - transfers in			3,518		3,518	3,518
Transfers between funds - transfers out		(3,518)			(3,518)	(3,518)
<b>Net movement in funds</b>		<b>9,300</b>	<b>4,932</b>	<b>312</b>	<b>14,544</b>	<b>8,864</b>
<b>Reconciliation of funds</b>						
Total funds b/fwd at 1 January		186,943	47,357	2,871	237,171	228,307
<b>Total funds c/fwd at 31 December</b>		<b>196,243</b>	<b>52,289</b>	<b>3,183</b>	<b>251,715</b>	<b>237,171</b>

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

Balance Sheet

As at 31 December 2025

	Notes	2025 £	2024 £
<b>Current assets</b>			
Short term deposits		163,198	152,406
Cash at bank and in hand		79,879	75,962
Debtors	5	12,467	12,998
		<u>255,544</u>	<u>241,366</u>
<b>Current liabilities</b>			
Creditors - amounts falling due within one year		3,829	4,195
<b>Net current assets</b>		<u>251,715</u>	<u>237,171</u>
<b>Total assets less current liabilities</b>		251,715	237,171
Creditors - amounts falling due after one year			
<b>TOTAL NET ASSETS</b>		<u>251,715</u>	<u>237,171</u>
<b>Parish Funds</b>			
Unrestricted	6	196,243	186,943
Designated	6	52,289	47,357
Restricted	6	3,183	2,871
<b>TOTAL FUNDS</b>		<u>251,715</u>	<u>237,171</u>

Approved by the Parochial Church Council and signed on its behalf by:



Churchwarden

10/5/2026

The accompanying notes form a part of these financial statements.

## PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

### NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

#### 1 Accounting policies

##### a Basis of preparation

The PCC is a public benefit entity within the meaning of FRS102. 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, together with FRS102 2016 as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities SORP FRS102.

The financial statements have been prepared under the historical cost convention, except for the valuation of investment assets which are shown at fair value.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those which are informal gatherings of church members.

##### b Funds

Funds held by the PCC are:

*Unrestricted funds* - These represent the remaining 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 spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the trustees' report.

*Designated funds* - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

*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.

*Endowment funds* - These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend as capital 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.

##### c Incoming resources

###### Recognition of income and endowments

These are included in the Statement of Financial Activities (SOFA) when:

1. the PCC becomes legally entitled to the use of the resources;
2. and the inflow of economic benefits is probable; and
3. the monetary value can be measured with sufficient reliability.

**Fundraising costs** - Funds raised from events and trading activities (e.g. a fete, a garden party or sales of books and magazines) are reported gross in the SOFA – i.e., before any related costs that may have been deducted from the gross proceeds.

**Grants and donations** - Grants and donations are included in the SOFA when any preconditions preventing their use by the PCC have been met. For collections and planned giving this is when the funds are received.

**Gift Aid Tax claims, etc.** - Gift Aid and other tax claims are included in the SOFA at the same time as the cash donations to which they relate.

## PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

### NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2025

#### 1 Accounting policies (Cont'd)

##### c Incoming resources (Cont'd)

**Gifts in kind** - Gifts in kind are accounted for at a reasonable estimate of their fair value at the time of gift, if feasible, or else at the amount actually realised from their disposal. Gifts in kind for sale to fund the PCC are included in the accounts at their estimated fair value at the date of gift, if feasible – or else recognised when sold by the charity. Gifts in kind for the PCC's own use are included in the SOFA as incoming resources at their fair value when receivable, and expensed as and when consumed in use. Gifts of fixed assets, if material, are included in the balance sheet at their fair value and expensed over the asset's useful economic life.

**Donated services and facilities** - These are included in income (and at the same time in resources expended) at the estimated fair value to the PCC of the service or facility received.

**Volunteer help** - The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

**Rental income** - Rental income from the letting of the church is recognised when the rental is due.

**Investment income** - This is included in the accounts when receivable.

**Investment gains and losses** - This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

##### d Expenditure and Liabilities

**Liability recognition** - Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.

**Governance costs** - Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Grants payable without performance conditions** - These are recognised in the accounts when a commitment has been made externally and there are no pre-conditions still to be met for entitlement to the grant which remain within the control of the PCC.

##### e Assets

**Consecrated and beneficed property** - In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

**Movable 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 in the Church's inventory in any case.

**Tangible fixed assets for use by the Church** - These may be capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the cost of tangible fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

Land	Nil
Buildings*	Nil
Fixtures & Fittings	20 years
Computers	3 years
Motor vehicles	15 years

**PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN**

**NOTES TO THE FINANCIAL STATEMENTS (continued)**

**For the year ended 31 December 2025**

**1 Accounting policies (Cont'd)**

**e Assets (Cont'd)**

\* 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 currently exceeds 50 years, so that any depreciation charges would be immaterial. An impairment review is carried out at each year-end and any resultant loss identified and included in expenditure for the year.

**Investments** - Investments quoted on a recognised stock exchange or whose values derive from them (CIFs, etc.) are valued at market value at the year end. Other investments assets are included at trustees' best estimate of the market value.

**Trading Stocks** - These are valued at the lower of cost (or gift value) or year end fair value.

**Short term deposits** - Include cash held on deposit either with the CBF Church of England Funds or at the bank.

**f Fixed Assets**

The PCC has no fixed assets, neither tangible nor investment.

**g Going Concern**

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

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

NOTES TO THE FINANCIAL STATEMENTS (continued)  
For the year ended 31 December 2025

2 Income

	2025			TOTAL 2025 £	2024			TOTAL 2024 £
	Unrestricted	Designated	Restricted		Unrestricted	Designated	Restricted	
	Funds £	Funds £	Funds £		Funds £	Funds £	Funds £	
<b>a Voluntary income</b>								
Planned giving	21,405			21,405	21,909			21,909
Collections	5,642			5,642	4,490			4,490
Donations and appeals	730			730	583			583
Income tax recoverable on donations & appeals	5,251			5,251	6,891			6,891
Grants								
Legacies								
	<b>33,028</b>			<b>33,028</b>	<b>33,873</b>			<b>33,873</b>
<b>b Activities for generating funds</b>								
Fetes, bazaars and other fund-raising events	1,905			1,905	2,296			2,296
Church hall lettings to non church organisations	17,907			17,907	15,300			15,300
	<b>19,812</b>			<b>19,812</b>	<b>17,596</b>			<b>17,596</b>
<b>c Income from investments</b>								
Dividends and interest	6,008	1,414		7,422	4,445	1,521		5,966
	<b>6,008</b>	<b>1,414</b>		<b>7,422</b>	<b>4,445</b>	<b>1,521</b>		<b>5,966</b>
<b>d Church activities</b>								
Fees from weddings etc	2,275			2,275	1,133			1,133
	<b>2,275</b>			<b>2,275</b>	<b>1,133</b>			<b>1,133</b>
<b>e Other income</b>								
Insurance receipt								
Donated services								
Other	466		312	778			181	181
	<b>466</b>		<b>312</b>	<b>778</b>			<b>181</b>	<b>181</b>
<b>Total income</b>	<b>61,589</b>	<b>1,414</b>	<b>312</b>	<b>63,315</b>	<b>57,047</b>	<b>1,521</b>	<b>181</b>	<b>58,749</b>

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

NOTES TO THE FINANCIAL STATEMENTS (continued)  
For the year ended 31 December 2025

3 Expenditure

	2025			TOTAL 2025	2024			TOTAL 2024
	Unrestricted Funds £	Designated Funds £	Restricted Funds £		Unrestricted Funds £	Designated Funds £	Restricted Funds £	
<b>a Church activities</b>								
Missionary and charitable giving:								
Overseas:	231			231	584			584
Home:	1,032			1,032	832			832
Ministry costs:								
Diocesan offer	13,010			13,010	12,630			12,630
Working expenses								
Vicarage expenses	456			456	807			807
Assistant staff								
Upkeep of services	7,894			7,894	9,073			9,073
Church running and maintenance								
Utilities	4,417			4,417	3,298			3,298
Insurance	6,318			6,318	5,974			5,974
Maintenance	4,664			4,664	5,469			5,469
Major repairs - structural renewal								
Mission, training and outreach								
Parish magazine								
Church hall costs								
Utilities	3,230			3,230	3,001			3,001
Insurance (Ind in Church)								
Maintenance	2,753			2,753	3,816			3,816
Administration	4,321			4,321	3,841			3,841
Cost of annual accounts - Ind't exam'n fee	445			445	435			435
Other							125	125
	<b>48,771</b>			<b>48,771</b>	<b>49,760</b>		<b>125</b>	<b>49,885</b>
<b>b Raising funds</b>								
Fund raising costs								
Social events etc								
<b>Total resources expended</b>	<b>48,771</b>			<b>48,771</b>	<b>49,760</b>		<b>125</b>	<b>49,885</b>

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, RIVERHEAD WITH DUNTON GREEN

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2025

4 Staff costs

a During the year the PCC did not employ anyone.

PCC members and all church workers, employed or volunteers, are entitled to claim travelling and other expenses. Those claimed are noted in the accounts.

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

b Related party transactions

Transactions with persons related to PCC members:

Payments totalling £1,365 were made to a relative of a PCC member for playing the organ & conducting choir practices (2024 £2,205)

5 Debtors

	2025	2024
	£	£
Income tax recoverable	10,653	12,261
Other	1,814	737
	<b>12,467</b>	<b>12,998</b>

6 Statement of funds

	At 1 Jan 2025	Income	Expenditure	Transfer, other gains and losses	At 31 Dec 2025
	£	£	£	£	£
<b>Unrestricted Funds</b>	<b>186,943</b>	<b>61,589</b>	<b>(48,771)</b>	<b>(3,518)</b>	<b>196,243</b>
<b>Designated Funds</b>					
Church Repair Fund	30,990	931		2,700	<b>34,621</b>
Church Hall Repair Fund	16,367	483		818	<b>17,668</b>
	<b>47,357</b>	<b>1,414</b>		<b>3,518</b>	<b>52,289</b>
<b>Restricted Funds</b>					
Choir	603				<b>603</b>
Ramp	66				<b>66</b>
Tesco - Groundworks	699				<b>699</b>
Legacy - Mosaics	824				<b>824</b>
Organ	34				<b>34</b>
Tots & Toddlers	646	312			<b>958</b>
	<b>2,871</b>	<b>312</b>			<b>3,183</b>
<b>Total funds</b>	<b>237,171</b>	<b>63,315</b>	<b>(48,771)</b>		<b>251,715</b>

**Independent Examiner's Report to the Trustees of the  
Parochial Church Council of St Mary the Virgin, Riverhead with Dunton Green**

I report to the trustees on my examination of the accounts of the above charity for the year ended 31<sup>st</sup> 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: 17<sup>th</sup> May 2026