

Trustees' Annual Report and Accounts 2025

Aim and Purposes

St Paul's Parochial Church Council has the responsibility of cooperating with the Incumbent or during an interregnum, the churchwardens Mark Turner and Brian Beswick, in promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

Our Priest-in-Charge the Rev'd Claudette Gayle's licensing took place at St Paul's Church on 24th March 2025.

The PCC is also specifically responsible for the maintenance of the church and halls, which are all part of the same building at St Paul's Boxley Road, Maidstone.

Objectives and Activities

The PCC seeks to serve our parish and the wider community in Maidstone and beyond in various ways. Our Vision Statement reflects this: *"Becoming Christian Community – serving the wider community."*

Through prayer and scripture, music and sacrament, activity and silence, our worship is at the heart of who we are. We are committed to enabling as many people as possible to worship at St Paul's and to become part of our church community. To this end, the PCC maintains an overview of our worship, and regularly discusses our pattern of services.

In line with the Charity Commission's guidance on public benefit, and the particular guidance on charities for the advancement of religion, we try to enable everyone to grow in faith and live it out as part of our church community. As well as providing opportunities for worship, we do our best to help people deepen their knowledge and understanding of the Christian faith, and their relationships with God and others.

We offer pastoral care for those living in the parish and for others who are part of our church community. We seek to reach out in various ways, and to contribute to the needs of the wider world.

One of the primary ways in which we serve the community is to make our premises available not just for worship, but for a range of activities which contribute positively to people's quality of life. With two halls and a kitchen as well as the worship space itself, we have flexible facilities which we are continually seeking to improve. We are pleased that the church complex was in use every day of the week by some 27 different groups of up to 50 people. We are pleased that since the licensing of Rev'd Claude, we have been able to serve within the educational community in a more meaningful way. Rev'd Claude has become a governor of the local affiliated primary schools, North Borough Junior and St Paul's infant schools. Her role is further expanded by the increased numbers of assemblies and community events, such as World Book day, Summer and Christmas fairs. St Paul's scout group (beavers & cubs) have made use of our clergy and building to complete their "Faith" badge and this is likely to be a yearly event.

Safeguarding

The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 where all authorised clergy, licensed readers and lay workers, churchwardens and PCCs must have due regard to safeguarding guidance issued by the House of Bishops (this will include both policy and practical guidance).

Achievements and Performance

Worship and Prayer

We offer a range of services to suit people of different backgrounds, ages and temperaments. We continued to hold one service at 10:30am on Sunday mornings: Café Worship, All Age Family Communion, traditional Holy Communion and Morning Worship. We also hold some services in the Celtic tradition, which makes it possible to refer to the natural world and our impact on the world around us. On the third Sunday of every month at 9:30am we continued to hold Bubble Church. Those families that have joined us have been really engaged in this short puppet packed Jesus –centred service. Numbers have continued to vary throughout the year.

At present there are 46 parishioners on the Electoral Roll, of which 18 live within the parish.

All are welcome to attend our regular services. The average Sunday attendance in 2025 was 31 adults and 4 children, but this number increased significantly at Easter, Harvest and Christmas.

We are also here to mark the milestones of life through worship. There have been 2 baptisms, no weddings and 1 funeral during the year. Our priest has also conducted one cremation for a local parishioner. Each service in different ways gives people the chance to thank God and ask for his blessing, so bringing human concerns before the divine.

Those who are no longer able to come to church are not forgotten. A dedicated pastoral team visits the housebound in their homes. We have one care home in our parish which is visited when permitted, with residents being offered services at special times. Home Communion is offered to our local housebound members.

Gwyn McPherson ALM (Worship Leader) leads the Café Worship team and some lay services, and has significant involvement with Maidstone Street Pastors and Maidstone Homeless Care.

Jenny Clifton ALM (Pastoral Assistant) in addition to her pastoral ministry and assisting at Holy Communion has continued to lead some services.

Our prayer life continues to thrive. We have jointly held a monthly prayer meeting with St Nicholas Allington, with whom we share our priest in charge. We are looking to re-imagine this in 2026. We hold a monthly after service prayer time to pray for the life of the Church and for the needs of the local community. Jenny Clifton produces a prayer diary each week which gives the congregation and those who access our web-site a focus for their daily prayer. People are encouraged to include prayers for the environment and how the current situation is impacting the world around us. These prayers can also be included in our Sunday intercessions. We continue to encourage small church groups to pray for current issues and for anyone known to them who is in need of God's love and care.

Ecumenical Relationships

We are open to ecumenical partnerships with non-Anglican groups and churches. Rev'd Claude attends the Maidstone Christian Leaders Group which is responsible for organising the town wide carol concert at All Saints Church. This year 250 copies of The Greatest Story Ever Told by Bear Grylls were distributed amongst the congregation.

Deanery Synod

Two members of the PCC sit on the Deanery Synod. This provides the PCC with an important link between the parish and the wider structures of the Church. St Paul's is also represented on the Deanery Environment Group. All churches in the deanery continue to work towards net zero carbon and the Maidstone Mission Mosaic.

Church Fabric

Maintenance of the buildings and equipment has continued to be our main drain on funds after the Parish share. Once again costs were incurred during the year for some minor repair work.

Following the discovery of woodworm infestation beneath the stage a full clean and treatment process was undertaken leaving the area free of woodworm.

Patching of the flat roof above the meeting room has not proved successful so we are pursuing a competitive tendering process for a more substantial repair. This is ongoing at present.

The energy audit subgroup has met with Alyne Godfrey (the carbon net zero advisor for Canterbury Diocese) and Kevin Tucker (the DAC secretary). They are providing information and advice to allow us to continue our drive towards improving the heating reliability at St Paul's church while taking advantage of any and all financial help in pursuing these goals with due regard to the diocesan aims of carbon reduction.

Mission and Evangelism

Helping those in need is a demonstration of our faith. Members of St Paul's have continued to support Maidstone Homeless Care food bank through prayer and donations of food and money. We are grateful that a husband and wife from the congregation have continued to allow their house to be used as a collection point and they deliver the donations to the food bank

Also the Penenden Heath Uniform Bank, organised and run by another member, continues to operate from the church hall. A wide range of uniform items suitable for the local primary and secondary schools is available at no cost.

We endeavour to keep in touch with our worshipping community, hall users and the wider community by a variety of means. A weekly update is published by e-mail, as hard copy (in church and taken to those without electronic access) and on the church website. The website is a vital means of keeping everyone up to date and of passing on notices and news of events and is expertly managed by our Parish Administrator. Importantly there is a designated email link to our Parish Safeguarding Officer.

Social, Fundraising and Outreach Events

A number of church groups meet regularly providing full and varied programmes. Everyone is welcome and details are posted at church or on the church website.

The social committee has provided a programme of social events for church members and the local community. These have been well supported and have provided much needed funds for the church.

The monthly Baby and Toddler Group organised by three church members has become firmly established and provides a safe play space for the toddlers and fellowship for the adults who bring them.

The Craft group, Fellowship and Mothers' Union all continue to meet monthly.

A weekly Home Group provides an evening of fellowship, bible study and discussion and prayer.

Planned Giving

Planned giving occurs in different ways, by standing orders, bank transfer and in envelopes. There are few envelope givers remaining. We are very grateful for all methods of supporting the church financially.

In 2025 the total for planned giving was £25,003. We have been able to claim gift aid on nearly all this sum. Using the Gift Aid Small Donation Scheme, we were also able to claim on anything in the open collection, including cashless giving, which is an individual gift of £30 or less. This is a very good scheme, but we encourage regular givers who are taxpayers to give using a standing order or envelopes.

We are very grateful to all who give.

Financial Review

Planned giving reduced to £25,003 from £28,861 a reduction of 13.4%. Collections at services reduced from £3,447 to £2,911, a reduction of 15.5%. The steep decline is of concern as we are not seeing new givers to replace those that have either passed away or left the area.

Gift aid and gift aid on small donations receipts banked were £ £7,498 (2024 £6,258). An amount of £549 (2024 £1,768) was outstanding on donations received in the year.

Hall Income was £34,993 (2024 £33,220); a 5.3% increase.

We are very grateful to our social/fundraising committee whose efforts raised a net amount of £1,480 (2024 £1,480).

The most significant item of expenditure is the Parish Share, which was paid in full, at £36,532 (2024 £34,859). The cost is for ministry and central costs within Canterbury Diocese.

The payments for utilities were £5,662. The total of £ 9,960 in 2024 included £1,424 as a deposit for electricity and gas, which has been returned in 2026. We had fixed term contracts for both until May 2026. We have renewed with Octopus which provides competitive pricing alongside a greater proportion of green energy than many competitors.

The notes on page 3 of the accounts show details of collections for charities, interest and dividends, being split between unrestricted, restricted and endowment funds. The fabric fund is a designated fund rather than a restricted fund.

Repairs and maintenance to the property and boiler were £4,170 compared with £3,515 in 2024. We are always alive to the fact that our 1970's building requires repairs and maintenance and when this is needed the costs can be substantial. We do not have sufficient unrestricted funds to enable improvements to be made.

Excess receipts were £6,331 (2024 £9,278).

Volunteers

Many members of our congregation take an active role as volunteers in different aspects of church and local community life. In particular we would like to mention Brian Beswick who although he stepped back from the formal role of churchwarden this year, willingly continues to carry out many of the duties and tasks.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. The council comprises the Incumbent, the Churchwardens, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church meeting by those on the electoral roll. The PCC co-opted one member onto the PCC. All church attendees 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 in the parish and for all financial matters. The full PCC met seven times during the year with an average level of attendance of 70%. Given its wide responsibilities the PCC has a number of sub-committees each dealing with a particular aspect of parish life. These groups met between meetings and minutes of their deliberations were received by the full PCC and discussed where necessary with particular emphasis on worship, finance, fabric (including Eco church) outreach and mission.

Administrative information

St. Paul's Church is situated in Boxley Road, Maidstone. It is part of the Diocese of Canterbury within the Church of England. The correspondence address is St Paul's Church, Boxley Road, Maidstone, ME14 2AN.

The PCC is a body corporate established by the Church of England. (PCC Powers Measure 1956, Church Representation Rules 2006) and is registered with the Charity Commission. Registered Charity Number 1131270.

PCC members who have served at any time from 1st January 2025 until the date this report was approved are:

Ex Officio Members:

Priest-in-charge Rev'd Claude Gayle Chair from 24th March 2025

Churchwardens Mr B Beswick until July 2025
Mr M Turner Vice-Chair

Deanery Synod Mrs R Riepma

Elected members:

Mrs J Clifton	ALM Pastoral Assistant
Mr C Gillespie	until 11 th May 2025
Mrs J Hudson	Gift Aid Secretary
Mr P Hudson	
Mrs A Lewis	Parish Safeguarding Officer
Mrs G McPherson	ALM Worship Leader, Parish Disclosure Officer from 21 st May 2025
Mr A Riepma	
Mrs J Turner	PCC Secretary

Co-opted Member:

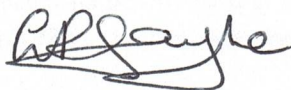
Mrs S Willmott Treasurer

Non PCC member:

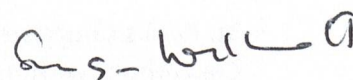
Mrs C Kirrage Parish Disclosure Officer until 21st May 2025

Approved by the PCC on 20th April 2026 and signed on its behalf by

PCC Chair



PCC Treasurer



THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL, MAIDSTONE (Charity Registration No. 1131270)

RECEIPTS AND PAYMENTS

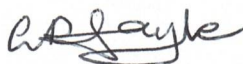
For the year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2025	2024
RECEIPTS						
Voluntary receipts regular giving						
Planned giving		£25,003.50			£25,003.50	£28,861.00
Collections at services		£2,911.30			£2,911.30	£3,447.40
Gift Aid recovered		£6,729.95			£6,729.95	£5,491.84
Gift Aid Small Donation Scheme		£768.01			£768.01	£766.61
		£35,412.76			£35,412.76	£38,566.85
Other voluntary receipts						
Sundry donations and Legacies	3a)	£205.00			£205.00	£790.00
Dontions for flowers		£166.00			£166.00	£303.09
		£371.00			£371.00	£1,093.09
Receipts from activities for generating funds						
Fund raising		£1,678.00			£1,678.00	£1,918.80
Sale of Hymn Books		£1,025.00			£1,025.00	£2,570.00
Hall Income		£34,993.68			£34,993.68	£33,219.92
		£37,696.68			£37,696.68	£37,708.72
Receipts from church activities						
Parochial Fees & Charges		£169.00			£169.00	£448.00
Collection(s) for charity	3b)		£193.30		£193.30	£80.60
		£169.00	£193.30		£362.30	£528.60
Income from investments						
Interest	3c)	£1,408.08	£40.55	£35.39	£1,484.02	£1,461.75
Dividends	3d)	£126.63	£2,109.78		£2,236.41	£2,183.89
		£1,534.71	£2,150.33	£35.39	£3,720.43	£3,645.64
Miscellaneous		£35.00			£35.00	
Total receipts		£75,219.15	£2,343.63	£35.39	£77,598.17	£81,542.90
PAYMENTS						
Parish Share		£36,531.99			£36,531.99	£34,859.00
Clergy expenses		£374.32			£374.32	
Mission giving and charity donations	3e)	£3,144.20	£193.30		£3,337.50	£3,211.10
Administration and cleaning personnel		£12,384.79			£12,384.79	£11,516.16
Organist, Choir, Organ etc.		£687.00			£687.00	£620.00
Photocopier		£815.34			£815.34	
Upkeep of Services		£1,162.92			£1,162.92	£1,296.36
Children's work		£140.51			£140.51	£148.99
Flowers		£122.44			£122.44	£56.70
Gifts/subsidies		£25.00			£25.00	£101.34
Fund raising expenses		£198.24			£198.24	£438.99
Heating, Lighting, etc	3f)	£5,661.65			£5,661.65	£9,960.85
Insurance		£3,174.32			£3,174.32	£3,082.61
Repairs & Maintenance	3g)	£4,170.15			£4,170.15	£3,514.80
Hall Expenses etc		£1,259.75			£1,259.75	£1,780.00
Fees for contactless giving and selling books		£13.99			£13.99	£308.63
Administration & sundries		£706.52			£706.52	£926.91
Parish website		£182.23			£182.23	£142.53
Independent Examiner fee		£318.00			£318.00	£300.00
Total payments		£71,073.36	£193.30	-	£71,266.66	£72,264.97
Excess of Receipts over Payments		£4,145.79	£2,150.33	£35.39	£6,331.51	£9,277.93

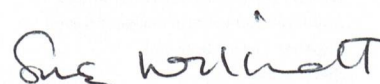
	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2025	2024
Opening balances		£37,167.80	£10,544.66	£795.06	£48,507.52	£39,229.59
Movement above		£4,145.79	£2,150.33	£35.39	£6,331.51	£9,277.93
Endowment fund		£35.39		(£35.39)		
Closing Balances		<u>£41,348.98</u>	<u>£12,694.99</u>	<u>£795.06</u>	<u>£54,839.03</u>	<u>£48,507.52</u>
Statement of Assets and Liabilities						
Cash Funds						
Current Account		£1,453.16			£1,453.16	£6,626.03
Less funds held on behalf of Fellowship		(£131.42)			(£131.42)	(£131.42)
Cash in Hand					-	-
Fabric Fund		£943.94			£943.94	£849.55
Contingency Reserve Fund	4	£29,133.30			£29,133.30	£27,871.94
Balston Endowment Fund	2			£795.06	£795.06	£795.06
Vicar and Church Warden's Account		£936.47			£936.47	£895.92
Lloyds deposit account		£9,013.53	£12,694.99		£21,708.52	£11,600.44
		<u>£41,348.98</u>	<u>£ 12,694.99</u>	<u>£ 795.06</u>	<u>£ 54,839.03</u>	<u>£48,507.52</u>
Gift Aid and GASDS recoverable		<u>£549.12</u>			<u>£549.12</u>	<u>£1,767.52</u>
CCLA Interest and Dividends		<u>£304.55</u>	<u>£9.48</u>	<u>£8.05</u>	<u>£322.08</u>	<u>£361.04</u>
Investment Assets at market value						
Assistant Clergy and Randall Mercer Funds			£72,892.78		£72,892.78	£75,928.24
Fabric Fund		£1,916.16			£1,916.16	£1,995.95
Contingency Reserve Fund		£2,448.69			£2,448.69	£2,550.67
	1	<u>£4,364.85</u>	<u>£72,892.78</u>		<u>£77,257.63</u>	<u>£80,474.86</u>
Net Assets		<u>£ 46,567.50</u>	<u>£ 85,597.25</u>	<u>£ 803.11</u>	<u>£ 132,967.86</u>	<u>£ 131,110.94</u>

Approved by the PCC on 20 April 2026 and signed on their behalf by

Rev C Gayle
PCC Chairman



Susan Willmott
Treasurer



Notes

- 1 The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis. The valuation of investment assets are shown at market value.
- 2 The Endowment fund has to be retained as a capital fund, but the income is for ordinary church purposes and is paid to the current account.
- 3 Further Analysis of Receipts and Payments

Receipts

- 3a) There were no legacies received in 2025 (2024 Nil)

	Unrestricted Funds	Restricted Funds	Endowment Funds	2025	2024
3b) Collections for charities					
Licensing service		£20.00		£20.00	
Ride and Stride		£140.00		£140.00	
The Children's Society		£33.30		£33.30	
	-	£193.30	-	£193.30	£0.00
3c) Interest					
Fabric Fund (Designated fund)	£38.64			£38.64	£40.63
Contingency Reserve Fund	£1,261.36			£1,261.36	£1,236.28
Balston Endowment Fund			£35.39	£35.39	£41.39
Vicar and Church Warden's Account		£40.55		£40.55	£45.15
Lloyds deposit account	£108.08			£108.08	£98.30
	£1,408.08	£40.55	£35.39	£1,484.02	£1,461.75
3d) Dividends					
Assistant Clergy Fund & Randall Mercer		£2,109.78		£2,109.78	£2,060.51
Fabric Fund (Designated fund)	£55.75			£55.75	£54.16
Contingency Reserve Fund	£70.88			£70.88	£69.22
	£126.63	£2,109.78	-	£2,236.41	£2,183.89

Payments

	Unrestricted Funds	Restricted Funds	Endowment Funds	2025	2024
3e) Mission giving and charity donations					
The Childrens Society	£96.70	£33.30		£130.00	£186.10
Bishop's Justice Appeal	£317.50	£20.00		£337.50	
Maidstone Deanery	£200.00			£200.00	
Friends of Canterbury Cathedral	£25.00			£25.00	£25.00
Ride and Stride	£5.00	£140.00		£145.00	
Homeless Care	£850.00			£850.00	£1,250.00
Maidstone Street Pastors	£500.00			£500.00	£250.00
Princess Project	£250.00			£250.00	£250.00
Maidstone Churches Winter Shelter	£250.00			£250.00	£500.00
Family Trust (including CAST)	£250.00			£250.00	£500.00
Vinters valley Park Trust	£150.00			£150.00	£250.00
Growing Hope Maidstone	£250.00			£250.00	
	£3,144.20	£193.30	-	£3,337.50	£3,211.10
3f) Heating and Lighting payments 2024 included £1,424.67 deposit held by Octopus Energy Ltd for electricity and gas.					
3g) Repairs & Maintenance includes					
D Hudson Advice	£900.00			£900.00	
Woodworm removal	£1,683.60			£1,683.60	
Electrical repairs and maintenance	£292.92			£292.92	
Walling and building repairs					£2,068.80
Boiler repairs	£1,293.63			£1,293.63	£1,446.00
	£4,170.15	-	-	£4,170.15	£3,514.80

- 4 Interest and dividends from the Assistant Clergy and Randall Mercer Funds, and interest on the Vicar and churchwardens fund have built up in the current account and have been included in the Lloyds deposit account part of which has been allocated to restricted funds.

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF
ST. PAUL'S CHURCH, MAIDSTONE
FOR THE YEAR ENDED 31 DECEMBER 2025**

I report on the accounts of St. Paul's Parochial Church Council (PCC) for the year ended 31 December 2025, which comprise the Receipts and Payments Account and Statement of Assets and Liabilities and related notes set out on pages 1 to 3.

Respective responsibilities of members and examiner

The members are responsible for the preparation of the accounts. The members 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;
- to follow the procedures laid down in the General Directions given by the Charity Commissioner under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioner. An examination includes a review of the accounting records kept by the Parochial Church Council and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as members concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the 2011 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 the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement to show a 'true and fair' view, which is not a matter considered as part of an independent examination.

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



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Maidstone
Kent
ME16 8TX

J A GRIGGS FCA
LEVICKS
Chartered Accountants and Business Advisers

1 May 2026