



St Mark's Church Broadwater Down, Tunbridge Wells



Annual Report and Financial Statements of the Parochial Church Council for the year ending 31 December 2025

ST MARK'S CHURCH, TUNBRIDGE WELLS
CHARITY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2025

Members of the Parochial Church Council

The Rev'd Claire Allwood	Vicar and Chair of PCC
Louise Garner	Churchwarden & Deputy Chair of PCC to 11 May 2025
Julia Hutchinson	Churchwarden (& Deputy Chair of PCC from 11 May 2025)
Anna-Maria Taylor	PCC Secretary
Catherine R Clayton	Deputy Warden
David Robertson	(Deputy Warden from 27 February 2025)
Debbie Marsden	Parish Safeguarding Officer and Deanery Synod
Keith Root	PCC Treasurer To 11 May 2025
Carol Nicholson	PCC Treasurer From 11 May 2025
Elaine Cole	To 30 October 2025
Ed Peltor	
Rosina Robinson	(Deanery Synod from 11 May 2025)
Katie Trowsdale	

Charity Commission Number: 1131775

Principal Address The Church Office
St Mark's Road
Tunbridge Wells
TN2 5LU

Telephone number 01892 526069

Website www.stmarkschurch.org.uk

Email office@stmarkschurch.org.uk

Parish Safeguarding Officer Debbie Marsden
Safeguarding Lead Recruiter Nicky Fiskien

Independent Examiner Alan Lockie BSc. FIA

Bankers Barclays Bank
Calverley Road Branch
Tunbridge Wells

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ST MARK'S CHURCH, TUNBRIDGE WELLS
ANNUAL REPORT OF THE MEMBERS OF THE PAROCHIAL CHURCH
COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2025

The Members of the Parochial Church Council (the PCC), who are the church's trustees for the purposes of charity law, present their report together with the financial statements for the year.

Objects of the Charity

The PCC is responsible for co-operating with the Vicar in promoting in the ecclesiastical parish the whole mission of the Church, be it pastoral, evangelistic, social or ecumenical. The PCC is also responsible for maintaining certain church property situated within the parish, namely the two church halls and also two houses purchased for the use of church workers, but at present let to tenants.

Achievement and Performance

2025 was a year of consolidation in many ways. Monthly evenings of silent prayer were introduced from February and whilst attendance is small, these opportunities for quiet reflection in church are much valued. A Lent course on hope encouraged listening to diverse voices of all-ages from around the world. Seeking to listen, adapt and broaden participation in all our activities has been a theme this year. This has included building our volunteer base. We were delighted to support Amanda Willmont as she was ordained deacon in the summer, whilst sad to bid her farewell as she had to move on to her curacy church, St Luke's. Similarly, this year saw some significant changes as both our Churchwarden Louise Garner and our long-standing Treasurer, Keith Root, stepped back from these roles. This was an opportunity to recognise and give thanks for their tremendous service to the church and community. It was also a joy to welcome others, as Carol Nicholson, took up the role of Treasurer and a new Warden Team was created, as David Robertson joined Catherine Clayton as Deputy Wardens.

As PCC reflected together on welcome, the value of teamwork and our desire to offer everyone in our growing community of all ages, the opportunity to build deeper relationships, to use and develop their skills, gifts and individual vocations, a new all-age Stewards Team emerged. This has involved change and some challenge as we adjust to an online rota and recruit sufficient volunteers. However, it has also been met with enthusiasm and delight.

A very popular shared Curry Night (popular with young people as well as adults) in the spring encouraged experimentation with a wider variety of events. With deep thanks to St Mark's Social Committee for the many social gatherings they have hosted over the years, a new Events Team was formed (with some of the same members but inviting new members also). The Team organised some familiar events (shared lunches and quiz night) and initiated some new activities; a Christmas wreathmaking evening and a Christmas bazaar, led by Sunday Club (St Mark's group for children of primary-school age).

Both Sunday Club and Fire Circle (St Mark's monthly youth group) continue to flourish, as does the relationship with St Mark's school. Over the year, Claire has been a regular presence at school, taking and evaluating collective worship, reflecting with various classes on the school story (the feeding of the five thousand) and other stories of faith, leading craft activities at the PTA fairs and serving with St Mark's other Foundation governors (Elaine Cole and Hester Gudmunsen) on the school Board. Four school services also took place in church over the year. Claire was invited by the Diocese to join a national leadership development programme aimed at incumbents of mid-sized churches with a flourishing children, youth and family ministry in the autumn. As part of this, the 'Growing Together' group started meeting at church in October. This is an all-age group, looking at the mission of the church and how we might engage further with others, particularly children and families. We look forward to hearing more from them next year.

St Mark's has been glad to partner with Lumos Live, who have hired the church building for four concerts this year. We are seeking to increase usage of our buildings for the community and are increasingly mindful of environmental impacts. This year we were awarded an Eco Audit of our buildings and have subsequently switched to green electricity and to greener gas tariffs.

Attendance at worship services remained positive over the year, with numbers at Christmas in excess of previous years; around 300 attending both the popular Carols by Candlelight service, led again by a scratch community Choir and the Christmas Eve Christingle service. A new "Baby Carols" service for babies, toddlers and their carers was trialled this year and very well-received.

Social action and pastoral care remains at the heart of our mission; particularly seen in the work of the weekly Community Larder (run in partnership with King Charles the Martyr Church), of St Mark's monthly bereavement support group (which has steadily grown over the year) and of the pastoral visiting team. Sadly, there were a number of bereavements within the congregation in December. The year ended however with a wedding on New Year's Eve.

Community Larder

The Community Larder continues to provide essential food and hygiene supplies to local households weekly. Throughout 2025 visitor numbers remained relatively static at around 25 families per week. Whilst Fareshare provide food to the Larder at reduced cost, costs have still increased. Tesco donate groceries on their “best before” date and Gails Bakery donate products at closing time weekly, which are all much appreciated. In addition to this, we purchase bread, fruit, vegetables and meat from supermarkets. This year donations from the Hygiene Bank have been sparse due to the Bank’s issues with storage and supply of donations, but we hope this is changing as we move into 2026. We are thankful to have received donations from the WI, St Mark’s school and St Mark’s parishioners, which along with the incredible volunteer support, have enabled this important work to continue.

Baptisms, Weddings and Funerals and the Electoral Roll

There was a lower number of Baptisms this year (five in total) and only one Confirmation (following high numbers in 2024). There was a rise in weddings (six in 2025). Four funerals took place in church and four at the crematorium.

Four children were admitted to Holy Communion in 2025.

At the time of the APCM on 11 May 2025 there were 104 people on the revised Electoral Roll, of whom 40 were not resident in the Parish.

The PCC

Over the past year, the PCC met 9 times including the Vision Day in September. Our APCM was held on 11th May 2025 in the main body of the church after the 10am service and we offered grateful thanks to Louise as she completed her three years as Churchwarden and to our very experienced and long-serving Treasurer Keith who retired at this time. He continued to work alongside our new treasurer, thus ensuring a smooth handover. We are very pleased to welcome Carol to the PCC as our new treasurer, bringing her knowledge and fresh approach to lead us into the future. A few months later Elaine was also thanked for her service as she left her position on PCC. The electoral roll was completely revised and we are very grateful to Jean Root, electoral officer, for her care and diligence in working on this essential, time-consuming project.

The PCC continued to closely monitor the financial situation throughout the year. With this in mind and to maintain the strength of our charitable giving, a series of one-off fundraising events were undertaken throughout the year. Notably the breakfast to highlight Christian Aid in May, (the week raised £1,250, including gift aid), the toy service at the beginning of Advent produced a generous pile of toys for

the Mayor's Toy Appeal, and a new venture, the Christmas coffee morning and bazaar covered the cost of oranges for the Christingle service. Lumos Live used the Church as a concert venue providing a welcome income stream, in addition to a valued community event and we continue to consider opportunities to increase use of our buildings.

Debbie, Parish safeguarding officer, continued to keep us up to date on changes in safeguarding policy and best practice and safeguarding/safer recruitment is a standing item on all PCC meeting agendas. PCC adopted the House of Bishops' 'Promoting a Safer Church' policy in June and reviewed the Safeguarding Action Plan in October. St Mark's joined the Safeguarding Hub this year, which we anticipate will increase efficiency in several areas of safeguarding, in particular safer recruitment.

In September, the PCC Vision Day undertook a reassessment of church from the perspective of a first-time visitor, helping to identify areas for improvement in terms of layout, signage and overall welcome. Changes implemented so far include the new stewards' team with volunteers of all ages. The busy autumn continued with the popular pet service held outside in the church garden and the Inclusive Church service, both welcome reminders of our commitment to welcoming everyone. Generosity week combined with Harvest Festival included the highlighting of opportunities for giving and volunteering, and led to a small increase in the number of planned givers.

Christmas services were well-attended with Christingle again, our most popular service of the year. The generous giving at our Christmas services raised very nearly £2,000, including gift aid – an increase from last year of around 25%, our chosen charities Amos Trust, the Children's Society and Community Larder all benefitting. The purchase of a second contactless giving device and publicising of QR codes appeared to assist with this.

Financial Oversight and Public Benefit

As above, the PCC continued to monitor the financial situation throughout the year and in planning its activities, it has applied the guidance on public benefit issued by the Charity Commission.

Fabric

After 2024's extensive electrical work (changing to LED lighting in the church building) and roof renovation and redecoration of 2 Tudor Court, this year's fabric

work has been more minor, ongoing maintenance work such as;

- Repairing a fence between the church and a neighbour and cutting back bushes to prevent any damage
- Maintenance of hall external window frames and doors
- Twice yearly church and garden cleaning and maintenance days

Looking ahead, mindful of both the age of our church boiler and its carbon impact, we are investigating alternative renewable heating sources for the church. We continue to work hard at ensuring our buildings are all well-maintained, safe and accessible for all.

Volunteers

The PCC sincerely thanks all the volunteers who have helped take forward church activities, including; sidespeople and stewards, the music group, Bible readers and intercessors, the youth and children's teams, sacristan team, the finance team, the flower guild, gardeners, the pastoral visiting team, the bereavement support team, the social committee and events team, the volunteers from both St Mark's and King Charles the Martyr who support the joint Community Larder and our many other volunteers who perform countless vital and much-appreciated tasks and support in myriad ways.

Developing St Mark's Vision and Mission

As we enter a new year, we look forward to finding new opportunities to explore and share faith with others. A course exploring the sacred stories and sacraments of the Christian Faith is planned to take place in Lent with a view to offering baptisms at Easter (as well as at other times throughout the year). The Events Team have scheduled a film evening for Racial Justice month in February; in which the film "After the Flood; the Church, slavery and reconciliation" will be shown, followed by discussion. As we listen to new voices, we hope to be changed and together to reflect better the God in whose image we are made and whom we follow.

As more musicians have joined the church this year and offered their musical gifts, there are plans to put together scratch choirs of all-ages at Candlemas and at Easter. We hope these will offer creative spaces to build community and compassionate connection; as we hope all our activities will continue to do. In like manner, we plan to continue on our net zero carbon journey, progressing towards renewable heating in our church building, adopting an environmental policy and seeking to become an Eco church in 2026.

Financial Review

The only significant increase to expenditure in 2025 related to various works that needed to be completed at 11 Ramslye Road after the previous tenant left and before and in the early stages of the new tenancy.

The PCC received some generous one-off restricted donations towards ministry costs. In addition, two Sundays around Harvest were used to draw the congregation's attention to the planned giving scheme and the effect of inflation on this income. The outcome resulted in new standing orders and increases to existing gifts as well as some generous one-off donations. Nevertheless, the General Fund at the end of the year showed a deficit of about £5,500, which we have covered by our General Fund reserves.

Unfortunately, at the end of 2025 and the beginning of 2026 some of our older generous monthly donors died which means that our monthly planned giving income has reduced, but this is being monitored as the year progresses.

The PCC is also looking at reducing some of our expenditure as a number of contracts have come up for renewal at the end of 2025 and the start of 2026 so we are trying to cut costs where we can.

The Joint Community Larder with King Charles the Martyr received seven monthly standing orders, amounting to just under £4,500 in the year. It also received grants from the Borough Council and from Churches for Tunbridge Wells totalling £983. Further financial details are given in Notes 4 and 7 to the Financial Statements.

Pension Liabilities

The PCC has a fully funded pension scheme for its part-time Parish Administrator through NEST.

Reserves Policy

The PCC has determined that the charity should aim to hold unrestricted cash of no less than £40,000 in its General Fund. Unfortunately, at the end of 2025 the general fund cash reserves were slightly lower than £40,000 but the PCC are aware of this and will be correcting the situation as soon as is practical in 2026.

Each year, the PCC sets aside provision into designated funds for repairs to the Church and two houses, at rates advised by the Diocese. These funds are kept in separate Diocesan deposit accounts. It has also set up some designated funds as provision for future significant costs such as the replacement of the church heating system.

The remaining Designated, Restricted and Endowment funds are either associated with the Birling Road Hall, or are set aside for particular non-fabric purposes, such as the Restricted Ministry Fund, and these are reviewed on a regular basis.

Risk Management

The charity is exposed to various risks - be they operational, financial or reputational. The PCC reviews the church's activities to identify significant risks and, where possible, it takes appropriate measures to mitigate those risks. The churchwardens and PCC team leaders are responsible for preparing or reviewing existing risk assessments for services and activities.

Vulnerable Persons - The care and protection of children, young people and vulnerable adults involved in Church activities is the responsibility of the whole church. Everyone who participates in the life of the Church has a role to play in promoting a safer Church for all. The PCC has adopted the House of Bishops Safeguarding Policy - 'Promoting a Safer Church' - which sets out the safeguarding of children, young people and vulnerable adults' policy of the Church of England. The implementation of the policy is under constant review to ensure that the church adheres to good safeguarding practices. The PCC follows the House of Bishops Safer Recruitment Practice Guidance. The PCC has considered and agreed which posts within the Church (both voluntary or otherwise), require a DBS check and an appropriate level of safeguarding training for each role.

The post of Parish Safeguarding Officer is held by Debbie Marsden who is the link between the PCC and the Diocese regarding safeguarding matters. Debbie supports the PCC to ensure that the Diocesan Safeguarding Policies are carried out in the parish.

The Parish Lead Recruiter is Nicky Fiskien who is responsible for coordinating the Disclosure and Barring (DBS) process.

Finance - as indicated above, with the current level of planned giving, the General Fund budget for 2026 is forecast to be in deficit, but can be accommodated in the short term by our reserves. The need for additional funds to expand ministry staff resources and training will be brought to the congregation's attention during the year.

The PCC will continue to monitor the future requirements for upkeeping the major components of the church fabric.

Structure, Governance and Management

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church

Representation Rules.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organises elections annually at the Annual Parochial Church Meeting (APCM) to fill vacancies. New members are provided with various documents outlining their responsibilities as trustees.

Responsibility for setting policy and for determining the parameters within which the charity should operate, and for making major operating decisions rests with the PCC, which meets regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the Incumbent and the churchwardens.

Statement of Safeguarding Responsibilities of Members of the PCC

The PCC has complied with its duty under Section 5 of the Safeguarding and Clergy Disciplinary Measure 2016 (duty to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults).

Statement of Financial Responsibilities of the Members of the PCC

The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year. In preparing these financial statements, the PCC is required to:

1. Select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. It is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the PCC on 23rd April 2026 and signed on its behalf by:

The Rev'd Claire Allwood
Chair of the PCC and Vicar

INDEPENDENT EXAMINER'S REPORT
TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF
ST MARK'S CHURCH TUNBRIDGE WELLS (The PCC)

I report to the PCC on my examination of the accounts of the church for the year ended 31 December 2025 on pages 12 to 26 following, which have been prepared on the basis of the accounting policies set out in Note 1 on pages 14 to 17.

Responsibilities and basis of report

As trustees of St Mark's Church Tunbridge Wells you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). The PCC consider that an audit is not required for this year under section 144(2) of the 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 Commissioners (under Section 145(5)(b) of the 2011 Acts; 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 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 includes consideration of any unusual items or disclosures in the accounts, and seeking explanation from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently my opinion as to whether the accounts present a "true and fair view" and the report is limited to those set out in the statement below.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

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

Alan Lockie BSc. FIA
21 Byng Road, Tunbridge Wells, Kent TN4 8EG
Date 24th April 2026

ST MARK'S CHURCH, TUNBRIDGE WELLS
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

Unrestricted Funds								
	Note	General Fund	Designated Fund	Total	Restricted Funds	Endowment Funds	Total Funds	Total Funds
							2025	2024
		£	£	£	£	£	£	£
INCOME AND ENDOWMENTS	2							
Donations and legacies		71,667		71,667	23,861		95,528	84,270
Charitable activities		3,233		3,233	3,803		7,036	5,645
Income from lettings		38,034		38,034		26,312	64,346	55,791
Bank interest		1,969	1,534	3,503	2,515	1,649	7,667	8,582
Other Income			0	0			0	100
Grants	4				983		983	5,147
Total Income and endowments		114,903	1,534	116,437	31,162	27,961	175,560	159,535
EXPENDITURE	3							
Charitable activities		114,146		114,146	16,991	19,983	151,120	161,036
Governance costs								108
Total Expenditure		114,146	0	114,146	16,991	19,983	151,120	161,144
Net income/(expenditure)		757	1,534	2,291	14,171	7,978	24,440	(1,609)
Gross transfers between funds in	5		6,190	6,190			6,190	0
Gross transfers between funds out	5	(6,190)		(6,190)			(6,190)	0
Pension Creditor written back	16		9,341	9,341			9,341	
Net transfers between funds		(6,190)	15,531	9,341	0	0	9,341	0
Net movement in funds		(5,433)	17,065	11,632	14,171	7,978	33,781	(1,609)
Reconciliation of funds	18							
Funds brought forward		45,878	108,650	154,528	77,509	290,700	522,737	524,346
Funds carried forward		40,445	125,715	166,160	91,680	298,678	556,518	522,737

The notes on pages 14 to 26 form part of these accounts

ST MARK'S CHURCH, TUNBRIDGE WELLS

BALANCE SHEET

AS AT 31 DECEMBER 2025

Unrestricted Funds

	Note	General Fund	Designated Fund	Total	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£	£	£	£
FIXED ASSETS								
Tangible assets	11		40,000	40,000		229,174	269,174	269,174
CURRENT ASSETS								
Debtors	12	14,517		14,517	5,784	1,520	21,821	15,955
Deposit Accounts	14,15	41,710	58,565	100,275	87,859	44,078	232,212	218,084
Cash at bank and in hand	14,15	(9,463)	27,150	17,687	20	26,496	44,203	35,266
Current Assets		<u>46,764</u>	<u>85,715</u>	<u>132,479</u>	<u>93,663</u>	<u>72,094</u>	<u>298,236</u>	<u>269,305</u>
CURRENT LIABILITIES								
Creditors	13	(6,319)	0	(6,319)	(1,983)	(2,590)	(10,892)	(15,742)
Net current assets		<u>40,445</u>	<u>85,715</u>	<u>126,160</u>	<u>91,680</u>	<u>69,504</u>	<u>287,344</u>	<u>253,563</u>
Total assets less current liabilities		<u>40,445</u>	<u>125,715</u>	<u>166,160</u>	<u>91,680</u>	<u>298,678</u>	<u>556,518</u>	<u>522,737</u>
TOTAL NET ASSETS		<u>40,445</u>	<u>125,715</u>	<u>166,160</u>	<u>91,680</u>	<u>298,678</u>	<u>556,518</u>	<u>522,737</u>
FUND BALANCES								
Unrestricted Funds								
General Funds		40,445						45,878
Designated Funds			125,715					<u>108,650</u>
Total Unrestricted Funds				166,160				154,528
Restricted Funds					91,680			77,509
Endowment Funds						298,678		<u>290,700</u>
TOTAL FUNDS							556,518	<u>522,737</u>

The notes on pages 14 to 26 form part of these accounts

The financial statements were approved by the PCC on 23rd April 2026 and were signed on its behalf by:

The Rev'd Claire Allwood
Chair of PCC and Vicar

Carol Nicholson
PCC Treasurer

ST MARK'S TUNBRIDGE WELLS
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Note 1 Accounting Policies

The Parochial Church Council (PCC) of St Mark, Tunbridge Wells, in the Diocese of Rochester, is a PCC registered with the Charity Commission in England & Wales. The PCC's registered number and principal address can be found on the PCC Information page.

The PCC is a public benefit entity as set out in Financial Reporting Standard 105 (SORP 105).

These financial statements have been prepared on an accruals basis under the Charities Act 2011, in accordance with The Church Accounting Regulations 2006 governing the individual accounts of PCCs, with the Regulations "true and fair" provisions, and with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)', ("the Charities SORP").

In the preparation of these Financial Statements and the Annual Report due regard has also been given to the guidelines in "PCC Accountability - The Charity Act 2011 and the PCC", 5th Edition incorporating SORP 2015, published in 2017 for the House of Bishops of the General Synod of the Church of England.

The principles adopted in the preparation of the financial statements are set out below.

a. Going Concern

The PCC has assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the church to continue as a going concern. It has made its assessment for a period of at least one year from the date of approval of the financial statements. In particular the PCC has considered its forecasts and projections and the possible implications should projected income and/or expenditure vary unexpectedly. The PCC have concluded that there is a reasonable expectation that it has adequate resources to continue to operate for the foreseeable future. The PCC therefore continues to adopt the going concern basis in preparing its financial statements.

b. Income

Income, which includes planned giving, collections and other donations, is recognised in the period in which the PCC becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part income is generally recognised when it is received by, or on behalf of, the PCC. Income is only deferred when the PCC has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a

future period.

- i. Recoverable Gift Aid including Gift Aid Small Donations Scheme (GASDS) - This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii. Legacies - Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income from parochial fees receivable by the PCC and the payments made by users of the Community Larder.

Investment income represents income generated by the PCC's assets and includes income from bank interest and letting the PCC's property.

The PCC relies on volunteers to carry out many of its activities. In accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

c. Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Contributions in respect of the diocesan parish offer are included in the Statement of Financial Activities for all amounts agreed to being payable for the financial year.

The PCC makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the PCC expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the PCC.

The cost of raising funds is not significant and has not been separately disclosed.

d. Fund accounting

General funds are unrestricted funds that are available for use at the discretion of the PCC in furtherance of the general objectives of the PCC.

Designated funds comprise unrestricted funds that have been set aside by the PCC for particular purposes.

Restricted funds are donations that are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

Further details of the funds are set out in notes 17 and 18.

e. Tangible Fixed assets

Consecrated and benefice property

Consecrated and beneficed property of any kind is excluded from the statutory definition of “charity” by Section 10(2) (a) and (c) of the Charities Act 2011. All expenditure on consecrated or beneficed buildings is written off in the year in which it is incurred.

No value is placed on movable church furnishings vested in the Churchwardens and held on special trust on behalf of the PCC. Such furnishings, which are listed in the church inventory, are regarded as “inalienable” property, intended to be held indefinitely for the PCC’s own use and would, by law, require external consent to be given by the Diocese prior to disposal. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed, where material. The building and contents of the Church and Broadwater Hall are currently insured to the value of £19,250,000.

The church halls and certain clergy accommodation are held in trust by the Diocese on behalf of the PCC. These properties are essential for the mission of the church and have been in use for many years. Freehold land is not depreciated. Depreciation on freehold buildings has not been provided in these financial statements as any charge is considered not material on the basis that the assets have a residual value, based on their current value, which is above their carrying value. In the opinion of the PCC the residual values of the freehold buildings as represented by their estimated current market values are significantly in excess of their carrying values.

Items purchased or donated for the PCC's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £4,000 and the item is expected to benefit the PCC over more than one accounting period. Depreciation is charged on a straight-line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life.

f. Short term deposits accounts

These are cash held on deposit with the bank or the Diocese.

g. Financial instruments

The PCC’s financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Creditors and debtors are measured at their expected settlement value (normally the amount of cash that the PCC expects to pay or receive).

h. Pension scheme arrangements

The PCC has a National Employment Savings Trust (NEST) pension scheme for its part-time member of staff.

i. Exemption from preparing a cashflow statement

There are no non-cash flow changes during the year, and as it is not required to prepare a cash flow statement by the Charities SORP, such a statement has not been included.

The members of the PCC do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period apart from work identified in the 2022 Quinquennial Report, which the PCC expect to be largely borne by designated and restricted funds.

ST MARK'S CHURCH, TUNBRIDGE WELLS
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

		2025					2024
Note 2 Incoming Resources		GF	Designated	Total UR	Restricted	Endowment	Total
	Notes	£	£	£	£	£	£
Planned Giving							
Gift Aid donations		39,998		39,998	6,155		39,981
Tax recoverable		10,624		10,624			10,055
CAF PG		1,525		1,525	50		1,500
Other PG		11,401		11,401			12,006
Subtotal Planned Giving		63,548	0	63,548	6,205	0	63,542
Other Voluntary Giving							
Collections		1,014		1,014	2,018		2,750
Cashless		2,494		2,494	252		2,638
Gift Aided Donations		2,500		2,500	10,000		10,541
Other tax recoverable		980		980	4,408		4,129
Other donations		1,131		1,131	978		670
Subtotal Other		8,119	0	8,119	17,656	0	20,728
Subtotal Voluntary Giving		71,667	0	71,667	23,861	0	84,270
Income from charitable activities							
Fees PCC		3,233		3,233			1,655
Voluntary larder receipts	7				3,803		3,698
Other receipts						0	292
Subtotal		3,233	0	3,233	3,803	0	5,645
Lettings of houses and Hall hirings							
Broadwater Hall		4,670		4,670			3,750
Birling Road Hall	8					26,312	25,744
2 Tudor Court		17,123		17,123			12,586
11 Ramslye Road		16,241		16,241			13,711
Subtotal		38,034	0	38,034	0	26,312	55,791
Interest		1,969	1,534	3,503	2,515	1,649	8,582
Other Income				0		0	100
Grants					983	983	5,147
Total Income		114,903	1,534	116,437	31,162	27,961	159,535

ST MARK'S CHURCH, TUNBRIDGE WELLS
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

		2025					2024	
Note 3 Resources Expended								
	Notes	GF £	Designated £	Total Unrestricted £	Restricted £	Endowment £	Total £	Total £
Away Giving								
Overseas	6	2,000		2,000	1,265		3,265	4,018
Home	6			0	1,983		1,983	1,325
St Mark's School	6			0	381		381	263
Community Larder	7			0	12,610		12,610	15,295
Total Away Giving		2,000	0	2,000	16,239	0	18,239	20,901
Ministry and Mission								
Parish Offer		42,848		42,848			42,848	42,848
Incumbent Expenses and Vicarage		4,982		4,982			4,982	5,376
Children's Work				0	165		165	291
Training				0			0	527
Local Mission and Outreach				0			0	1,345
Total Ministry		47,830	0	47,830	165	0	47,995	50,387
Church running expenditure								
Upkeep of services		2,266		2,266	381		2,647	1,349
Music, organ & copyright		740		740			740	895
Insurance		6,328		6,328			6,328	6,133
Utilities		10,719		10,719			10,719	12,181
Cleaning		5,495		5,495			5,495	5,072
Regular Maintenance		4,949		4,949	200		5,149	2,999
Major repairs & redecoration				0			0	6,181
Garden		555		555			555	140
Management and Admin:								
Staff	9	13,942		13,942			13,942	13,205
Photocopier		1,092		1,092			1,092	2,690
Bank charges		159		159			159	241
Accounting Software		75		75			75	150
Other costs		1,787		1,787	6		1,793	2,458
Miscellaneous		163		163			163	1,601
Total Church running expenditure		48,270	0	48,270	587	0	48,857	55,295
Halls and Property								
Broadwater Hall		1,326		1,326			1,326	1,739
Birling Road Hall	8			0		19,983	19,983	13,979
2 Tudor Court		3,472		3,472			3,472	14,545
11 Ramslye Road		11,248		11,248			11,248	4,190
Total Halls and Property		16,046	0	16,046	0	19,983	36,029	34,453
Total Church Activity		114,146	0	114,146	16,991	19,983	151,120	161,036
PCC Expenses				0			0	108
Total Expenditure		114,146	0	114,146	16,991	19,983	151,120	161,144

ST MARK'S CHURCH, TUNBRIDGE WELLS
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Note 4 Grants Received **2025** **2024**

FABRIC

General Fabric		£	£
	General		
LPWS grant for VAT on church electrical work	Fund		383
LPWS grant for VAT on church lighting	Designated		1,030

COMMUNITY LARDER

i	TW Borough Council Grant for Community Larder	833	3,334
ii	Churches for Tunbridge Wells	150	400
TOTAL GRANTS		983	5,147

Note 5 Details of Fund Transfers from General Fund to Designated Funds

Provisions for:	General Fund £	Designated £
Major Church Repairs	(5,000)	5,000
11 RR Major Repairs	(670)	670
2TC Major Repairs	(520)	520
Total transfers in		6,190
Total transfers out	(6,190)	

Note 6 Grants Payable **2025** **2024**

In 2025 the PCC made the following payments over £200: **£** **£**

From General Funds

Church Mission Society (CMS) - support for our Mission Partners	2,000	2,000
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From Collections at services (Restricted)

Christian Aid	1,265	702
St Marks School Yr 6 leaver bibles	381	263
Diocesan Companion Dioceses Fund (Licencing service)		781
Christmas Charities:		
Children's Society	816	790
Domestic Abuse Volunteer Support Services		535
Amos Trust	584	535
Community Larder	583	
Total payments	5,629	5,606

ST MARK'S CHURCH, TUNBRIDGE WELLS
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Note 7 Community Larder run jointly with King Charles the Martyr PCC

In August 2020 the PCC established a Community Larder jointly with the PCC of King Charles the Martyr in St Mark's Broadwater Hall, with all funds being processed through St Mark's accounts and included in these Financial Statements.

	2025	2024		2025	2024
Income	£	£	Expenditure	£	£
Donations SO	4,470	4,295	Training		24
General Donations	276	940	Food Supplies	12,610	15,271
Gift Aid and GASDS	1,186	1,246			
Customer payments	3,803	3,698			
Interest	182	236			
Grants (note 4)	983	3,734			
Total Income	10,900	14,149	Total Expenditure	12,610	15,295
Surplus/(Deficit)	(1,711)	(1,146)			
Brought Forward	5,973	7,119			
Carried Forward	4,263	5,973			

Note 8 Birling Road Hall Account

	2025	2024		2025	2024
Income	£	£	Expenditure	£	£
Regular Hire	24,400	24,564	Gas and Electric	9,068	5,670
Ad hoc Hire	1,912	1,180	Water	514	4,172
Interest	1,649	1,797	Waste Disposal	2,949	2,797
			Insurance	607	767
			Cleaning	221	
			Fabric & Maintenance	4,766	572
			Admin & Legal Fees	1,858	1,100
Total Income	27,961	27,541	Total Expenditure	19,983	15,078
Surplus/(Deficit)	7,978	12,463			
Brought Forward	161,526	149,063			
Carried Forward	169,504	161,526			

Note 9 Employers and Staff Costs

	2025	2024
	£	£
Gross Salaries	13,537	12,819
Employer Pension contribution	405	386
Total	13,942	13,205

No staff received salaries at a rate of more than £60,000 per annum

ST MARK'S CHURCH, TUNBRIDGE WELLS
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Note 10 Key Management and Financial Transactions with Members of the PCC and related parties

No payments have been made to members of the PCC other than the refund of expenditure on purchases made on behalf of the PCC and expenses to the Vicar for items unrelated to being chair of the PCC

Note 11 Tangible fixed assets for use by the PCC

	Freehold Land and Buildings 2025 £
Book value as at 1 January 2025	269,174
Additions	
Disposals	
Depreciation	
Book value as at 31 December 2025	<u>269,174</u>

- (a) The freehold land on which the Birling Road Hall stands, which is included at its market value of £100,000 as estimated by Church Projects in December 1994
- (b) The houses at 2 Tudor Court and 11 Ramslye Road which were purchased in 1997 for use by the Curate and Youth Minister. These continue to be valued at their purchase prices of £73,000 and £75,000 respectively, plus any subsequent improvements at cost, with their current carrying values being £79,174 and £90,000.
The house at 11 Ramslye Road is insured for £196,000 and the house at 2 Tudor Court for £246,000

Note 12 Debtors falling due within one year

			2025			2024
	GF	Designated	Restricted	Endowment	Total	Total
	£	£	£	£	£	£
Tax recoverable inc GASDS	11,442		4,408		15,850	14,368
Prepayments	2,157			301	2,458	
Other debtors	918		1,376	1,219	3,513	1,587
Total Debtors	<u>14,517</u>	<u>0</u>	<u>5,784</u>	<u>1,520</u>	<u>21,821</u>	<u>15,955</u>

ST MARK'S CHURCH, TUNBRIDGE WELLS
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Note 13 Creditors: Liabilities falling due within one year

	GF	Designated	2025 Restricted	Endowment	Total	2024 Total
	£	£	£	£	£	£
Accruals	3,084				3,084	3,913
Other creditors	3,235		1,983	2,590	7,808	9,969
Grant obligations					0	1,860
Total Debtors	6,319	0	1,983	2,590	10,892	15,742

Note 14 Bank and Deposit Accounts

The Birling Road Fund cash is held in current and deposit accounts at Barclays and in a Deposit account with the Diocese.

The three Repair Funds are held in deposit accounts with the Diocese.

All other funds are held in current and deposit accounts a Barclays Bank, a deposit account with the Diocese and in the Church Office and Community Larder Petty Cash.

Kings Estate Agents manage the properties on behalf of the PCC and hold a float balance of £335 for each of 2 Tudor Court and 11 Ramslye Road.

Note 15 Notice Deposits, Cash at Bank and in Hand

	2025 £	2024 £
Notice deposits (with a term of one month or less)	232,212	218,084
Cash at bank with immediate access	44,146	35,212
Petty cash (PCC and Larder)	57	54
	<u>276,415</u>	<u>253,350</u>

Note 16 Pension Contributions

The PCC has established an account with the National Employment Savings Trust (NEST) and pays an employer contribution to NEST each month for its part time employee.

For a number of years a pension contribution to an ex-employee has been carried forward as a creditor in the accounts but the PCC have now made the decision to move this to a designated ministry fund.

The amount is £9,341 which has been written back to the designated ministry account.

ST MARK'S CHURCH, TUNBRIDGE WELLS
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Note 17 Funds

The **Unrestricted Funds** comprise the **General Fund** for day-to-day church expenditure, and the following designated funds:

Designated Funds:

The Designated Accommodation Fund contains unrestricted funds tied up in the two houses amounting to £40,000.

Designated Repair Funds – held with the Diocese for the church and the two houses, which received a total transfer of £6,190 in 2025 from the General Fund, the rates recommended by the Diocese.

Three Designated funds for the repair of the church, the internal refurbishment of the church and Broadwater Hall.

The Heating Design Fund - provision to fund the design of a new heating system.

The Ministry Fund – the pension from the ex-employee which will be used to aid future stipend payments or for people training to go into the ministry.

The Restricted Funds comprise:

The Children and Family Fund transferred from the Miscellaneous Restricted Funds.

Heating Fund, established by a donation towards the replacement of the current heating system.

Flowers, which was a specific donation to be used for flowers within the church building.

The Organ Fund, which consists of funds donated by individuals for the purpose of major repairs to or renovation of the Church Organ.

The Pastoral Fund, established from a number of relevant sub funds previously held in the Miscellaneous Restricted Fund.

The Parish Weekend Fund, which consists of funds subscribed or donated to meet the costs of Parish Weekends or off-site parish events.

The Refurbishment Fund, which originated in 1991, and consists of funds raised to provide for the refurbishment and redecoration of the church. Any donations to the church at weddings and funerals are posted to this fund.

The Utility Fund was established to hold donations to aid with the major increase in electricity and gas prices.

Miscellaneous Restricted Funds, which consist of amounts donated for a variety of specific purposes, where either the residual amounts are small or the funds are expected to be used within the current year. Legacy funds of £4,501 are included within this fund and these will be spent during 2026.

The Endowment Funds comprise:-

The Birling Road Hall Fund. This is considered to be a permanent endowment, resulting from the revised Deed of Gift of the land for the Birling Road Hall in 1939, the income from which is required to be used for the purposes defined in the original Deed of Gift.

The Accommodation Fund. This originated with the Gerda Wardill bequest of a house for a Curate at 18 Hargate Close. In 1992 the PCC spent £20,000 out of its General Funds on improving this property. The house was sold in 1997 and the proceeds, supplemented by donations of £15,000 from the Birling Road Hall Fund and £15,455 from individuals, were used to purchase houses at 2 Tudor Court and 11 Ramslye Road for use by the Curate and Youth Minister. The amount of £20,000 invested by the PCC, together with a further £10,000 representing a proportionate share of the profit on the sale of 18 Hargate Close, and a total of £10,000 of capitalised refurbishments at 2 Tudor Court and 11 Ramslye Road in 2009 and 2013, continue to be treated as part of the PCC's unrestricted designated funds. The original bequest and the contribution from the Birling Road Hall Fund, including a further £9,000 for long term improvements to 2 Tudor Court in 2005, are considered to be permanent endowments: the funds contributed by individuals are regarded as an expendable endowment.

ST MARK'S CHURCH, TUNBRIDGE WELLS
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Note 18 Fund Movement Summary

	Brought forward	Incoming	Outgoing	Pension Creditor	Transfer	Carried forward
	£	£	£	£	£	£
General Fund	45,878	114,903	(114,146)		(6,190)	40,445
Designated Funds						
Accommodation Fund PCC	40,000					40,000
Church Repair Fund - Diocese	44,934	1,366			5,000	51,300
2 Tudor Court - Diocese	2,628	83			520	3,231
11 Ramslye Road – Diocese	2,609	85			670	3,364
Church Repair Fund	3,092					3,092
Broadwater Hall Refurb	1,948					1,948
Church Internal Refurb	7,967					7,967
Heating Design Fund	5,472					5,472
Ministry Fund				9,341		9,341
Total Designated	<u>108,650</u>	<u>1,534</u>	<u>0</u>	<u>9,341</u>	<u>6,190</u>	<u>125,715</u>
Total Unrestricted	<u>154,528</u>	<u>116,437</u>	<u>(114,146)</u>	<u>9,341</u>	<u>0</u>	<u>166,160</u>
Restricted						
Children and Families Fund	771	26	(365)			432
Community Larder	5,973	10,900	(12,610)			4,263
Flowers Restricted		642	(381)			261
Heating Fund	4,783	163				4,946
Ministry Fund	8,633	12,794				21,427
Organ Fund	29,279	995				30,274
Parish Weekend Fund	1,747					1,747
Pastoral Fund	1,174					1,174
Refurbishment Fund	14,995	1,785				16,780
Utility Fund	4,088	139				4,227
Miscellaneous Restricted	6,066	3,718	(3,635)			6,149
Total Restricted	<u>77,509</u>	<u>31,162</u>	<u>(16,991)</u>	<u>0</u>	<u>0</u>	<u>91,680</u>
Endowment Funds						
Accommodation Fund	129,174					129,174
Birling Road Hall Fund	161,526	27,961	(19,983)			169,504
Total Endowment	<u>290,700</u>	<u>27,961</u>	<u>(19,983)</u>	<u>0</u>	<u>0</u>	<u>298,678</u>
Total Funds	<u>522,737</u>	<u>175,560</u>	<u>(151,120)</u>	<u>9,341</u>	<u>0</u>	<u>556,518</u>

ST MARK'S CHURCH, TUNBRIDGE WELLS
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds					
	General Fund	Designated Fund	Total	Restricted Funds	Endowment Funds	Total Funds 2024
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Donations and legacies	61,044		61,044	23,226		84,270
Charitable activities	1,655		1,655	3,990		5,645
Income from lettings	30,047		30,047		25,744	55,791
Bank interest	1,798	2,340	4,138	2,647	1,797	8,582
Other Income	100		100			100
Grants	383	1,030	1,413	3,734		5,147
Total Income and endowments	95,027	3,370	98,397	33,597	27,541	159,535
EXPENDITURE						
Charitable activities	98,676	21,606	120,282	25,677	15,079	161,038
Governance costs	108		108			108
Total Expenditure	98,784	21,606	120,390	25,677	15,079	161,146
Net income/(expenditure)	(3,757)	(18,236)	(21,993)	7,920	12,462	(1,611)
Gross transfers between funds in		6,190	6,190			6,190
Gross transfers between funds out	(6,190)		(6,190)			(6,190)
Net transfers between funds	(6,190)	6,190	0	0	0	0
Net movement in funds	(9,947)	(12,046)	(21,993)	7,920	12,462	(1,611)
Reconciliation of funds						
Funds brought forward	55,825	120,696	176,521	69,589	278,238	524,348
Funds carried forward	45,878	108,650	154,528	77,509	290,700	522,737