

ALL SAINTS STAPLEHURST
FINANCIAL STATEMENTS OF THE PAROCHIAL
CHURCH COUNCIL AND ANNUAL REPORT

For the year ended 31 December 2025

RECTOR

The Reverend Silke Tetzlaff

AUTHORISED LAY MINISTER

Mrs Audrey Bullock

TREASURER

Mr Simon Evans ACMA, ACIB

CHURCHWARDENS

Mr Adam Houghton

Mrs Joanne Evans

BANKERS

NatWest Bank

3 High Street, Maidstone, Kent, ME14 1XU

Lloyds Bank

Maidstone (309236)

18 Week Street, Maidstone, Kent, ME14 1RW

INDEPENDENT EXAMINER

Mr Stephen Pooley BA FCA

TREASURER'S REPORT

Financial Review

The UK continued to face significant macro-economic challenges during 2025, including volatility in financial markets, the ongoing cost-of-living pressures, and heightened political uncertainty. Like many churches and charities, All Saints has felt the impact of these conditions, and it remains difficult to predict how long these pressures will continue.

The All Saints PCC's funds fall into three categories:

- Unrestricted (general) funds – available for any purpose that supports our charitable objectives, principally the provision of Christian ministry in Staplehurst.
- Designated and Restricted funds – Designated funds are set aside by the PCC for specific purposes but may be reallocated if circumstances change. Restricted funds may only be used for the purpose for which they were given, such as the Parish Council grant for churchyard maintenance.
- Endowment funds – funds donated, invested, and dedicated for a specific purpose.

Despite the challenging environment, 2025 ended with a small surplus of £4,177, although pressures on voluntary income and rising utility and maintenance costs continued to affect our finances.

The Tower Turret project, which began in July 2024, continued into early 2025, and was finally completed in February 2025. A final payment (which is held back for a year pending any issues) is due to be paid to the contractors in the first quarter of 2026, once final checks have been made by our architect.

Total unrestricted income for 2025 was £81,425 (see Financial Statements, Note 1). This is £11,041 higher than 2024, largely because the £14,000 transfer to the Tower Fund in 2024 was not repeated in 2025.

The Parish Magazine, which continues to be highly valued by the community, generated a surplus of £3,572. We are also grateful to the Newlyn Trust for their generous £2,500 grant. Fundraising activities increased during the year and contributed a further £2,860 to our income. The 2025 Christmas Raffle was a particular highlight, raising £1,200. Our thanks go especially to Julie Pascoe, who secured many of the prizes donated by the local community and worked tirelessly to sell tickets.

Unrestricted expenditure totalled £68,134 (see Financial Statements, Note 2), which is £890 lower than in 2024, mainly due to reduced Parish Share payments.

Parish Share represents our contribution to the Diocesan fund that supports clergy stipends, pensions, housing, training, and central services. Due to the ongoing pressures on finances the PCC was only able to pay £5,000 of the requested amount £87,823. It is unlikely that we will be able to pay this amount the foreseeable future, and will be added to the unpaid balance for 2024 and earlier years which now totals £278,192. While the Diocese has not written off this amount, they have agreed that we are not required to accrue these arrears in our accounts. The Parish Share request for 2026 has been assessed at £88,920, a 1.25% increase on 2025.

Other areas of expenditure continue to be closely monitored. Particular thanks are due to Julia Page for her ongoing work to reduce utility costs and for successfully managing the renewal of the contracts that expired in 2025.

Although we do not have a formal Reserves Policy, the PCC has maintained its long-standing practice of withholding a Parish Share instalment if forecasts indicate that our bank balances may fall below £10,000, in order to protect our cash position.

Like many charities, we are experiencing a reduction in the number of regular donors. The day-to-day life of the church (unrestricted funds) is sustained by income from fees, parish room hire, fundraising, and the occasional surplus from the magazine. The PCC recognises that without the continued forbearance of the Diocese, our current financial position would not be sustainable.

We also wish to record our sincere thanks to the Friends of All Saints, whose tireless fundraising efforts continue to play a vital role in supporting the repair and maintenance of the church building.

Finally, we extend our heartfelt thanks to everyone who supports the work of All Saints—through financial giving, through volunteering, and through the many fundraising activities that enrich our community. Your generosity and commitment are deeply appreciated.

Simon Evans
20th March 2026

**Independent Examiner's report to the PCC
of All Saints Church, Staplehurst, Kent
for the Year ended 31st December 2025**

I report to the trustees on my examination of the accounts of the Parish Church of All Saints, Staplehurst (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust'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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust 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 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, other than in respect of the ongoing need to continue to address fund raising issues that are set out in detail in the Financial Review to the Financial Statements for the year ended 31st December 2025.

Signed: *S. R. Pooley*

Date: 30 / 3 / 2026

S.R.Pooley BA FCA

Parochial Church Council of All Saints, Staplehurst

**Statement of Financial Activities
For the year ending 31 December 2025**

	Note	2025			Total 2025 £	Total 2024 £
		Unrestricted Funds £	Designated Funds £	Endowment Funds £		
INCOMING RESOURCES						
Voluntary income	1(a)	36,999	67,513	-	104,512	146,619
Activities for generating funds	1(b)	10,780	-	-	10,780	9,052
Income from investments	1(c)	545	-	-	545	459
Church activities	1(d)	33,101	-	-	33,101	30,561
TOTAL INCOMING RESOURCES		81,425	67,513	-	148,938	186,691
RESOURCES EXPENDED						
Church activities	2(a)	68,134	76,197	-	144,331	195,227
Cost of generation vol. income	2(b)	-	-	-	-	-
Fund-raising trading costs	2(c)	-	-	-	-	32
TOTAL RESOURCES EXPENDED		68,134	76,197	-	144,331	195,259
NET INCOMING RESOURCES BEFORE OTHER RECOGNIZED GAINS & LOSSES		13,291	(8,684)	-	4,607	(8,568)
Gains/losses on investment assets: on revaluation	4(b)	-	-	(430)	(430)	1,524
NET MOVEMENT IN FUNDS		13,291	(8,684)	(430)	4,177	(7,044)
BALANCES B/FWD 1 JANUARY		29,076	19,184	10,752	59,012	66,056
BALANCES C/FWD 31 DECEMBER		42,367	10,500	10,322	63,189	59,012

The notes on pages 8 to 12 form part of this account

Parochial Church Council of All Saints, Staplehurst

**Balance Sheet
as at 31 December 2025**

		2025				Total 2024
	Note	Unrestricted Funds £	Designated Funds £	Endowment Funds £	Total 2025 £	£
FIXED ASSETS						
Tangible	4(a)	-	-	-	-	-
Investment	4(b)	-	-	10,322	10,322	10,752
		-	-	10,322	10,322	10,752
CURRENT ASSETS						
Debtors	5	135	-	-	135	15,233
Short term deposits						
PCC		5,558	-	-	5,558	5,317
Cash at bank						
PCC accounts		54,952	10,500	-	65,452	39,595
		60,645	10,500	-	71,145	60,145
LIABILITIES						
Creditors: amounts falling due in one year	6	18,278	-	-	18,278	11,885
Net current assets / (liabilities)		42,367	10,500	-	52,867	48,260
TOTAL NET ASSETS		42,367	10,500	10,322	63,189	59,012
PARISH FUNDS						
Unrestricted	7	42,367	-	-	42,367	29,076
Designated	7	-	10,500	-	10,500	19,184
Endowment	7	-	-	10,322	10,322	10,752
		42,367	10,500	10,322	63,189	59,012

Approved by the Parochial Church Council on 29 March 2026
and signed on its behalf by:



The notes on pages 8 to 12 form part of this account

Parochial Church Council of All Saints, Staplehurst

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

Note		2025			Total 2024 £
		Unrestricted Funds £	Designated Funds £	Endowment Funds £	
1	Incoming Resources				
1(a)	VOLUNTARY INCOME				
	Planned Giving				
	Donations	21,584		21,584	12,341
	Tax recovered	6,303		6,303	3,420
	Collections (open plate)	3,811		3,811	2,493
	Sundry donations	2,801		2,801	4,959
	Tower Fund		48,282	48,282	103,890
	Choir Stalls Fund			-	-
	Golden Bottle			-	-
	Christmas Star Appeal			-	-
	Grants - Friends of All Saints			-	3,533
	Grants - Newlyn Trust	2,500		2,500	2,500
	Grants - Churchyard (Restricted)		17,106	17,106	11,287
	Flowers		677	677	575
	Choir			-	-
	Charitable donations		604	604	705
	Other restricted collections for 3rd Parties		845	845	716
	Miscellaneous income			-	200
		<u>36,999</u>	<u>67,513</u>	<u>-</u>	<u>146,619</u>
1(b)	ACTIVITIES FOR GENERATING FUNDS				
	Parish Room	7,920		7,920	7,673
	Fund Raising	2,860		2,860	1,379
	Social Events	-		-	-
		<u>10,780</u>	<u>-</u>	<u>-</u>	<u>9,052</u>
1(c)	INCOME FROM INVESTMENTS				
	Interest	545		545	459
	Trust Income	-		-	-
		<u>545</u>	<u>-</u>	<u>-</u>	<u>459</u>
1(d)	INCOME FROM CHURCH ACTIVITIES				
	Magazine	17,395		17,395	16,606
	PCC Fees	15,706		15,706	13,955
		<u>33,101</u>	<u>-</u>	<u>-</u>	<u>30,561</u>
	TOTAL INCOMING RESOURCES	<u>81,425</u>	<u>67,513</u>	<u>-</u>	<u>148,938</u>
					<u>186,691</u>

Parochial Church Council of All Saints, Staplehurst

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

Note		2025			Total 2025 £	Total 2024 £
		Unrestricted Funds £	Designated Funds £	Endowment Funds £		
2	Resources Expended					
2(a)	CHURCH ACTIVITIES					
	Charitable and other designated donations		1,429		1,429	1,345
	Diocesan Parish Share ¹	5,000			5,000	6,000
	Fees paid to Diocese	3,678			3,678	3,577
	Clergy expenses	1,225			1,225	592
	Office costs	3,301			3,301	2,287
	Church utilities	8,170			8,170	6,474
	Church & parish room insurance	7,052			7,052	6,872
	Minor repairs	4,834			4,834	5,367
	Floor & tower project costs		59,384		59,384	112,732
	Upkeep of Services	666			666	559
	Churchyard		14,607		14,607	16,528
	Magazine	13,823			13,823	13,521
	Warm Rooms				-	-
	Parish Room	5,033			5,033	4,655
	Salaries	11,714			11,714	10,508
	PAYE & NI	278			278	214
	Employers' pension	681			681	653
	Occasional Offices	2,679			2,679	3,117
	Flowers		465		465	226
	Sundries		312		312	-
		68,134	76,197	-	144,331	195,227
2(b)	GENERATION OF VOLUNTARY INCOME					
	Planned giving envelopes	-			-	-
		-	-	-	-	-
2(c)	FUND RAISING COSTS					
	Fund raising	-			-	-
	Social Events	-			-	32
		-	-	-	-	32
	TOTAL RESOURCES EXPENDED	68,134	76,197	-	144,331	195,259

1 Although the Diocese requested a voluntary contribution of £87,823 for 2025, All Saints was only able to pay £5,000.

Parochial Church Council of All Saints, Staplehurst

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

Note		2025			Total 2024 £
		Unrestricted Funds £	Designated Funds £	Endowment Funds £	
3	Staff Costs				
	Salaries and wages	11,714	-	-	11,714
	Employer National Insurance	278	-	-	278
	Pensions	681	-	-	681
		<u>12,672</u>	<u>-</u>	<u>-</u>	<u>11,375</u>

Mrs Julia Page the Church Administrator is paid for 15 hours per week.

Mrs Jo Foster is paid for 3 hours per week as Cleaner for the Parish Room (and the church toilet)

Two people shared the Organists duties: Mr Robert Chapman, who was paid according to the services played for, and Mr Daniel Brady.

4 Fixed Assets

(4a) Tangible (all unrestricted)

Actual / Deemed Cost

	Freehold land and buildings (See note i) £	Church equipment (See note ii) £	Total £
Cost			
At 1 January 2025	-	-	-
Additions at cost	-	-	-
Disposal	-	-	-
At 31 December 2025	<u>-</u>	<u>-</u>	<u>-</u>

Depreciation

At 1 January 2025	-	-	-
Charge for the year	-	-	-
Disposal	-	-	-
At 31 December 2025	<u>-</u>	<u>-</u>	<u>-</u>

Net Book Value

At 31 December 2024	<u>-</u>	<u>-</u>	<u>-</u>
At 31 December 2025	<u>-</u>	<u>-</u>	<u>-</u>

Note i The Parish Fields and the Parish Rooms are managed by the PCC within their remit but are the assets of the Canterbury Diocesan Board of Finance.

Note ii No major purchases were made during the year.

Parochial Church Council of All Saints, Staplehurst

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

Note		2025			Total 2025 £	Total 2024 £
		Unrestricted Funds £	Designated Funds £	Endowment Funds £		
4	Fixed Assets (cont'd)					
(4b)	Investments					
	Market Value 31 December 2024	-	-	10,752	10,752	9,228
	Purchases at cost	-	-	-	-	-
	Disposals at carrying value	-	-	-	-	-
	Revaluation gain / (loss)	-	-	(430)	(430)	1,524
	Market Value 31 December 2025	-	-	10,322	10,322	10,752
	Holding at 31 December 2025					
	465 shares in the Church of England CBF Investment Income Fund					
5	Debtors					
	Prepayments and accrued interest	-	-	-	-	-
	Other debtors	135	-	-	135	15,233
		135	-	-	135	15,233
6	Creditors: due within one year					
	Accrued income	9,427	-	-	9,427	9,555
	Accruals	8,424	-	-	8,424	1,419
	Other creditors	427	-	-	427	911
		18,278	-	-	18,278	11,885

Parochial Church Council of All Saints, Staplehurst

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

Note		2025				Total 2024
		Unrestricted Funds £	Designated Funds £	Endowment Funds £	Total 2025 £	
7	Funds					£
	As at 1st January 2025	29,076	19,184	10,752	59,012	66,056
	Income	81,425	67,513	-	148,938	186,691
	Expenditure	(68,134)	(76,197)	-	(144,331)	(195,259)
	Revaluation	-	-	(430)	(430)	1,524
	As at 31 Dec 2025	42,367	10,500	10,322	63,189	59,012
	Balance held	42,367		10,322	52,689	39,828
	Warm Rooms		873		873	873
	Choir fund		1,080		1,080	1,080
	Flowers		566		566	354
	Candles		289		289	400
	Christmas Star		182		182	162
	Poppies		429		429	630
	Grant from Friends		-		-	-
	Charity balance figure		-		-	-
	Churchyard upkeep		2,922		2,922	423
	Capital Projects		4,159		4,159	15,262
	Total	42,367	10,500	10,322	63,189	59,012

The Endowment Funds comprise of -

- Miss Reeves Bequest for the upkeep of the Reeves family grave.
- This fund is invested in the Church of England CBF Investment Income Shares.

8 Other Notes

- 1 Charity Sunday receipts are not detailed in these accounts as the PCC is acting as an agent of the charities concerned. Details of the amounts received and passed on to these charities are detailed in the appendices.
This analysis shows the difference between in year receipts and payments.
- 2 The funds of the PCC are held in accounts at the Lloyds TSB Bank Maidstone (309236) branch, the NatWest Bank Maidstone branch and the Church of England CBF Deposit Fund.

Lloyds Bank Cranbrook has closed and accounts moved to Maidstone.