



**Annual Trustees Report
for 2024/25
for the Parish of
St. Stephen's, Chatham**

**Prepared for the
Annual Parochial Church Meeting
of St. Stephen's Church
30th April 2025**

CONTENTS

1. Reference and Administrative Information	Page 3
2. Structure, Governance and Management	Page 4
a) of the PCC	Page 4
b) Main Sub-Committees of the PCC	Page 4
3. Electoral Roll report	Page 5
4. Annual Report of the proceedings of the PCC	Page 5
5. Stewardship Committee and Gift Aid	Page 7
6. Fabric, Goods and Ornaments	Page 7
7. Deanery Synod	Page 8
8. Safeguarding Report	Page 9
9. Risk Assessment	Page 10

Appendices

- I. Agenda for Annual Parochial Church Meeting on 30th April 2025**
- II. Minutes of Annual Parochial Church Meeting on 24th April 2024**

1. Reference and Administrative Information

The Church Representation Rules (Rule 9(1) (b)) require 'an annual report on the proceedings of the parochial church council and the activities of the parish generally' to be received by the Annual Parochial Church Meeting (APCM).

Parish of St. Stephen's, Chatham

Incumbent: Revd. Barry Linney
55 Pattens Lane
CHATHAM
Kent
ME4 6JR

The Parochial Church Council

St. Stephen's Church
Maidstone Road
CHATHAM
Kent
ME4 6JE

Place of Worship

St. Stephen's Church
Maidstone Road
CHATHAM
Kent
ME4 6JE

Bankers for St. Stephen's Church:

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

Mr C Clemence
246 City Way
ROCHESTER
Kent
ME1 2BN

Parish Administrator

Mrs Tracey Pavan

PCC Membership 2024/25

Ex-officio:-	Revd Barry Linney Carole White (Church Warden, retiring 2025) Helen Masters (Deanery Synod, retiring 2026) Nigel Rawlins (Deanery Synod, retiring 2026)
Elected Membership:-	Keith Price (retiring 2025) David Parry - Treasurer (retiring 2026) Catherine Cave (resigned October 2024 – moving away) Catherine Linney (retiring 2027) Sophie Tanner (retiring 2027) Yvonne Whittle (retiring 2027) David Hopkins (retiring 2027)
Co-opted:	John Chapman (2024 to 2025 only)
Other:-	Wendy Tanner (Secretary)

2. Structure, governance and management

(a) Organisation of the PCC

Since the last APCM there have been six Regular PCC meetings and no Extraordinary meetings.

(b) Main Sub-Committees are as follows

Worship and Spirituality Provides an overview of services and makes suggestions concerning format.

Ministry Team	Licensed Lay Minister	Helen Beaney
	Permission to Officiate	Christine Caldecourt
	Ordinand	Ann Ruby

Children & Youth Responsible for Sunday Club and the activities of children and young people within the Church.

Social Organises St. Stephen's social events. The Social Committee reports to the Finance Committee.

Fabric	Responsible for the maintenance and upkeep of the church and the annexe.
Finance	Day to day running and long-term management of the church's finances.

3. Electoral Roll Report

A completely new Electoral Roll was prepared ahead of the Annual Parochial Church Meeting. New application forms had to be completed by those who wished to be on the new Electoral Roll. The majority of new forms received were from members of the congregation already on the current Electoral Roll. Four new applications were received; some people had moved away from St Stephen's during the year

There are currently 79 people on the new Electoral Roll for 2025 (120 in 2023/24). This number may increase as applications may still be received after the 31st March deadline and these will be added after the APCM on 30th April.

4. Annual Report of the proceedings of the PCC 2024/25

We welcomed two new members to PCC in May 2024 – Yvonne Whittle and David Hopkins. We also welcomed John Chapman to PCC for one year as Deputy Church Warden to assist the Church Warden and the PCC whilst Revd Linney was on extended ministerial development leave. We sadly said goodbye to Catherine Cave in October as she moved away. We now say thank you and goodbye to Keith Price whose three-year term ends and also to John Chapman.

A PCC News Board has been installed at the back of Church. Following each PCC Meeting a Newsletter is produced and added so that the congregation are aware of decisions made affecting St Stephen's; this is also emailed out with the Pew Sheet. We hope that the congregation has found this a useful addition.

With regard to the AV system, new lapel microphones have been purchased; the screen on the right hand side of church is not as bright and clear as that on the left hand side; the screen on the right is 15 years old; the left only 18 months old; there is also an issue with all three screens flickering; may look to purchasing a new projector.

Following a number of issues with the office landline, a mobile phone will be purchased and the number issued to the congregation and put on the website.

A small working party will be set up to discuss the Church entrance hall with a view to this area more resembling a place of welcome, worship and celebrating the Christian faith.

A new Worship and Spirituality Committee was formed to replace the Worship Committee, comprising members of Ministry, Children and Youth, Creative in Creation and Music; to meet to schedule church events for the year; the details of each event would then be worked through by the separate committees.

A number of documents had been received from the Diocese regarding blessings and prayers for same sex couples with a request for PCC to discuss and agree a course of action for St Stephen's. Wording was agreed for prayers for such services and details of services are available on the Church website.

Revd Linney had taken Extended Ministerial Development Leave from June to August 2024 which included supervised study on a topic of choice, a period of retreat and spiritual renewal and holiday time with family.

Following discussion, it was agreed that the kitchen be a 'no-go' area after the Sunday Service other than to those on the tea rota; this was to comply with health and safety and hygiene.

The Director of Music role is currently being advertised, and although there has been some initial interest, we are still seeking a suitable person to fill this role.

Quotes will be obtained for new heaters in Church as a number of the current heaters are old and parts can no longer be obtained.

Information on the fire exits and Assembly Point will be included in the Pew Sheet a couple of times a year so that in the event of any evacuation, the congregation are aware of the procedure.

An 'Away Time' took place from Friday 31st January to Sunday 2nd February at Ladywell Franciscan Centre in Godalming, Surrey attended by a good number of the congregation.

The PCC have met six times since the last APCM. These have all been Regular PCC meetings: 15th May 2024, 24th July 2024, 25th September 2024, 27th November 2024, 22nd January 2024 and 25th March 2024.

5. Stewardship Committee and Gift Aid

Thank you to everyone who supports the work of St. Stephens by giving regularly. Regular income helps to plan necessary expenditure and set a budget for the year.

During the year, fifty-five members of the congregation participated in the various planned giving schemes; of these forty-six people were able to give tax efficiently by Gift Aid or via the Charities Aid Foundation.

Successful claims to HMRC for tax refunds were made in May for Gift Aid (for the year 2023) for Gift Aid Small Donations (for the tax year 2023/24).

The Gift Aid Small Donations Scheme allows the church to claim back from HMRC an amount equivalent to Gift Aid on a proportion of our collections given in cash if we meet certain conditions and have the records to back up our claim.

6. Fabric, Goods and Ornaments

Since the last APCM in April 2024 the following work has been completed.

Church Building

- The lightning conductor system was tested and found to be satisfactory.
- Annual testing of our portable electrical appliances (PAT) was carried out in October. There were two failures. (both 6 gang extension cables in the Balcony sound cupboard)
- Annual inspection and servicing of the fire extinguishers was carried out.
- In February 2024, we applied to the Diocesan Advisory Committee, for a faculty to install a handrail to each side of the Chancel steps. After long delays and discussions, we finally received the faculty on February 10th, and the handrails were installed on February 17th.
- In December, a working party was organised. Gutters around the church were cleared of leaves and standing water. In the Pastoral Room, one of the cupboards was adapted to provide secure storage for our supply of cleaning materials. Shelving was added and a lock fitted to the door.

Quinquennial Work

- Leaks in the flat roof over the north aisle, and in the south-east corner behind the organ continue to be a problem. A roofing contractor was called in to investigate the issues, some of which were resolved, but problems still remain. and further investigation is needed.

- The cracks in the north-east wall were filled and redecorated, but structural movement is still causing the cracks to reopen. We will continue to monitor the situation, which is manageable at the moment, but if the cracks get any worse, we may need to seek professional advice. Many thanks to Patrick Gilroy and Keith Price for their hard work in this area.

Annexe

- Maintenance of the wheelchair lift was carried out in two six monthly visits by Kinetic Lift Services.
- Annual inspection and servicing of the fire extinguishers was carried out.
- Fire alarms and emergency lighting were inspected and serviced in two six monthly visits.
- Annual testing of our portable electrical appliances (PAT) was carried out in October. There were no failures.
- The water heater in the disabled persons toilet which had been leaking for some time was replaced.
- The curtains in the hall were replaced with new heavyweight lined curtains. The existing plastic track was also replaced with a more robust metal track system. The appearance of the hall has been much improved.
- In November, the lock on the annexe entrance door was replaced, and new keys issued to all the regular hirers.
- In December, a working party thoroughly cleaned all the chairs and tables in the hall. We had also planned to clear the gutters around the annexe, but heavy rain on the day prevented this. Many thanks to all those who came and helped.
- In January, the annexe drains became blocked and the toilets and basins backed up with sewage. The smell of sewer gas was very strong, and Playgroup were forced to cancel some sessions because of the health issue. The inspection chambers were opened and the blockage appeared to be caused by nappies which had been flushed down the toilet. Dyno Rod were called out, and the blockage was cleared on 16th January. The last inspection chamber in the church grounds, is in the playgroup garden, underneath the artificial grass. It was necessary to cut around the artificial grass covering the manhole cover in order to remove it. Clearing the blockage at this point, released all the other blockages in the system.

Church Grounds

- Grass cutting continued to be carried out at fortnightly intervals in 2024. We have appealed for volunteers for this year's rota. Many thanks to Geoff Gosling, Ade Omole, and Patrick Gilroy for volunteering in 2024.
- In September and October, the white and yellow car park markings were repainted.

Goods and Ornaments

- Generally, the church goods and ornaments remain in a good state of repair.

The Church Property Register has been checked and updated where necessary.

7 Deanery Synod

Nigel Rawlins and Helen Masters are the St Stephen's representatives on the Diocese Deanery Synod. Since the last APCM, the Deanery Synod has only met twice, on 25th June 2024 and 15th January 2025.

In June, Andy Wooding Jones spoke, as his six years as Archdeacon came to a close, about all the changes he has seen during that time, both personally and work related. He recognised some of the challenges that the changes have meant and how we can work through those. He also spoke about the Diocesan Vision, **"We are called together by God to Change, Serve and Grow"** and what this means for parishes.

In January Deanery Synod met at the Cathedral and Simon Lace (Chief Operating Officer) gave an interesting and informative talk. He talked about the Cathedral itself, the events it holds to raise much needed funds (being a Cathedral that doesn't charge entry fees) and how numbers are increasing.

8 Safeguarding Report

The Parish Administrator oversees a central register of all members of the congregation who are required to undertake safeguard training and DBS checks. Safeguard training is undertaken at different levels, dependent on the role within church. The Parish Administrator issues training and ensures completion as required. Below is the number of people who have completed courses this year:

- Foundation: 5
- Basic Awareness: 2
- Leadership: 2
- Level 3: 0
- Raising awareness of domestic abuse: 2
- Safer Recruitment and People: 0

DBS checks are in place and updated as required. All members of the PCC are required to have Enhanced DBS Certificates in place along with Awareness of Domestic Abuse

Nigel Rawlins is St Stephen's Parish Safeguarding Officer and David Hopkins the Church's Vulnerable Adults Representative. As a PCC and congregation, we need to ensure we pass on any safeguarding concerns to Revd Linney, Nigel Rawlins or to the Diocese directly.

The Rochester Diocese has signed up to the Safeguarding Hub which is designed to assist parishes with their safeguarding responsibilities around safer recruitment and people management. Once up and running, invitations will be issued for parishes to subscribe.

The Church's Safeguarding Policy – Promoting a Safer Church was adopted for the year on 15th May 2024.

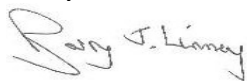
Lone Working Guidance had been issued by the Diocese and was circulated to those members of St Stephen's who may find themselves lone working either in Church or in the community. We are all reminded of the need to be diligent in our own roles and when employing others.

Revd Linney confirmed that he was unaware of any safeguarding issues.

9 Risk Management

Throughout 2024/25 we have continued to monitor all our activities in order to minimise any instances of risk.

Signed



Date: 3rd April 2025

Reverend Barry J Linney, Vicar

Signed: Carole White

Date: 3rd April 2025

Carole White, Church Warden

Signed:

te: 3rd April 2025

Wendy Tanner, Secretary to the Parochial Church Council

ST. STEPHEN'S CHURCH

CHATHAM

Statement of Accounts

for

Year Ended 31st December 2024

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS / TRUSTEES OF
ST STEPHEN'S CHURCH, CHATHAM, PAROCHIAL CHURCH COUNCIL**

I report on the accounts for the year ended 31st December 2025, which are set out on pages 2 to 8.

Respective Responsibilities of the Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts.

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

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's 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 also includes consideration of any unusual items or disclosures in the accounts and seeking explanations 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 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

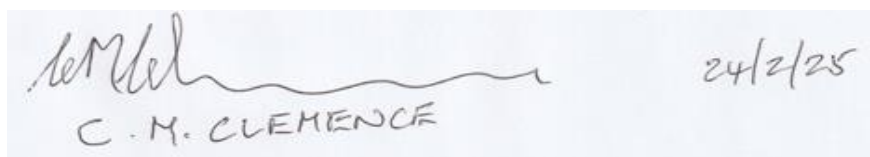
In connection with my examination, no matter has come to my attention:

1) which gives me reasonable cause to believe that in any material respect the requirements

(a) to keep accounting records in accordance with s. 130 of the 2011 Act; or

(b) to prepare accounts which accord with the accounting records have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



C. M. CLEMENCE 24/2/25

Financial Statements

For the Year Ending 31st December 2024

Incoming Resources

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2024	2023
	£	£	£	£
Voluntary Income				
Gift Aid Donations	35,878	-	35,878	40,664
Income Tax recoverable				
On Regular Gift-Aided Donations	9,566	-	9,566	9,617
Gift Aid Small Donations Scheme (Plate)	1,173	-	1,173	1,526
Non-Tax Efficient Giving	12,856	-	12,856	11,410
Collections (open plate) at services	4,229	1,203	5,432	4,150
Donations and Gift Days	-	-	-	275
Grants	-	-	-	-
Donations, appeals for specific capital purposes				
Donation for Together Club	-	1,056	1,056	1,195
Legacies	4,068	-	4,068	26,452
	67,771	2,259	70,030	95,289
Activities for Generating Funds				
Magazines, Publications and Advertising	125	-	125	80
Rental for Church and Annexe	25,330	-	25,330	20,398
Fundraising	2,141	-	2,141	1,880
Building Project Fundraising	-	-	-	-
Fees: Weddings & Funerals	1,337	2,852	4,189	2,344
	28,934	2,852	31,786	24,702
Investment Income				
Income from Investments (Interest)	3,221	131	3,352	1,230
Other Income Resources				
Parish Weekend	-	5,460	5,460	3,642
Other Parish Income (*)	1,001	300	1,301	1,410
	1,001	5,760	6,761	5,052
Total Income	100,926	11,002	111,928	126,274

Figures on this and subsequent pages are rounded to the nearest £1.

(*) - Other Parish Income includes:

Unrestricted: Good Friday Workshop Income, Insurance over-payment refund

Restricted: private photocopying, remembrance book

Summary of Expenditure Year Ending 31 December 2024

	Notes	2024 £	2023 £
Central Parish Clergy & Administration	2	64,396	62,238
Church Requisites	3	871	1,838
Running Expenses	4	28,154	22,513
Sundries	5	74	67
Away Giving	6	4,809	1,196
Special Projects	7	2,140	9,200
Depreciation	8	-	-
Unrestricted Expenditure Total		100,444	97,051
Special Projects (Restricted)	7a	4,325	7,670
Special Projects (Capital Restricted)	7b	-	-
Restricted Expenditure Total		4,325	7,670
Total Expenditure		104,770	104,721

Statement of Financial Activities

Year Ending 31st December 2024

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2024	2023
	£	£	£	£
Incoming Resources				
Voluntary Income	67,771	2,259	70,030	95,289
Activities for Generating Funds	28,934	2,852	31,786	24,702
Investment Income	3,221	131	3,352	1,230
Other Income Resources	1,001	5,760	6,761	5,052
Total Incoming Resources	100,926	11,002	111,928	126,274
Resources Expended				
Costs of generating voluntary income	74	-	74	67
Fundraising/trading costs	-	-	-	-
Church Activities	100,120	4,325	104,446	104,404
Governance Costs	250	-	250	250
Other resources expended	-	-	-	-
Total Resources Expended	100,444	4,325	104,770	104,721
NET INCOMING / (OUTGOING) RESOURCES	482	6,677	7,158	21,553
Transfer Between Funds	1,677	-1,677	(0)	21,553
NET MOVEMENT IN FUNDS	2,159	4,999	7,158	21,553
BALANCES BROUGHT FORWARD AT 1ST JANUARY	67,971	5,817	73,788	52,335
BALANCES CARRIED FORWARD AT 31ST DECEMBER	70,130	10,816	80,946	73,788

Note: Unrestricted funds are for the day to day running of the church.

Restricted funds can only be used for the purpose for which it was given and cannot be 'raided' for other purposes.

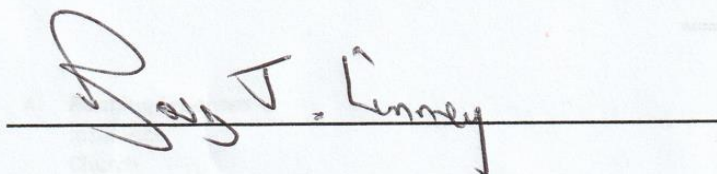
St. Stephen's Parish Church

Balance Sheet

31st December 2024

	Notes	2024	2023
		£	£
Current Assets			
Debtors & Prepayments	9	-	-
Diocesan & CBF Accounts	10	63,804	62,016
Bank Current Account - HSBC		263	203
Bank Current Account - CAF		16,813	11,503
Cash in Hand		65	65
Total (b)		80,946	73,787
Current Liabilities			
Creditors - Amounts falling due within one year	11	-	-
Total (c)		-	-
Net Current Assets / (Liabilities) (b) - (c).		80,946	73,787
Total Assets Less Current Liabilities (b) - (c).		80,946	73,787
Creditors - Amounts falling due after one year	12	-	-
Total Net Assets		80,946	73,787
Funds			
Unrestricted			
General		44,748	45,669
Designated	13	25,381	22,301
Total		70,130	67,971
Restricted	13	10,816	5,817
Total Funds		80,946	73,787

Approved by the Parochial Church Council and signed on their behalf



dated

25/3/25

The notes on Pages 6 to 8 form part of these accounts

St. Stephen's Parish Church

Notes to the Accounts

Year Ending 31st December 2024

1 Accounting Policies

a) Basis of Accounting

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

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

b) Depreciation

Furniture, Fittings and Organ	5% per annum on cost
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c) Consecrated Property and Moveable Church Furnishings

Consecrated and beneficed property of any kind is excluded from the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011

Moveable church furnishings held by the vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of moveable church furnishings acquired before 1 January 2000 is written off.

	2024	2023
	£	£
2 Central Parish Clergy & Admin		
Diocesan Parish Share Contribution	42,000	42,000
Vicar's Expenses & Visiting Priests	1,591	1,368
Wages/Salaries - Organists & Administrator	11,737	10,352
Administration	3,353	4,016
Governance Costs (incl Accounts Examination)	250	250
Fees to Diocese	1,452	530
Parsonage House Costs	4,012	3,722
Assistant Staff Expenses	-	-
	64,396	62,238
3 Church Requisites		
Upkeep of Services	871	1,838
	871	1,838
4 Running Expenses		
Insurance	2,009	1,974
Church	5,657	4,900
Church Utilities (Gas, Electric, Water)	7,179	7,195
Annexe	10,727	7,120
Church Grounds	-	-
Fundraising Costs (Raffle Licence, Fair Costs)	-	-
Mission and Evangelism Projects	-	-
Support Costs	2,581	1,324
	28,154	22,513

St. Stephen's Parish Church

Notes to the Accounts

Year Ending 31st December 2024

	2024 £	2023 £
5 Sundries		
Stewardship	74	67
	<u>74</u>	<u>67</u>
6 Away Giving		
Church Overseas	-	-
Missionary Giving	-	-
Home Missions	150	-
Secular Charities	4,659	1,196
	<u>4,809</u>	<u>1,196</u>
7 Special Projects (Designated)		
Education & Training	1,200	1,200
Quinquennial Repairs	940	8,000
	<u>2,140</u>	<u>9,200</u>
7a Special Projects (Restricted)		
Holiday Club	138	-
Restricted Away Giving	1,140	740
Together Club - Davis Estate	670	845
Mindfulness	400	-
Parish Weekend	1,977	6,085
	<u>4,325</u>	<u>7,670</u>
7b Special Projects (Capital) Restricted Funds		
Building Project	-	-
Building project funds in current a/c	-	-
	<u>-</u>	<u>-</u>

St. Stephen's Parish Church
Notes to the Accounts
Year Ending 31st December 2024

	2024 £	2023 £
9 Debtors and Prepayments	-	-
	-	-
10 All Accounts		
Diocesan Board of Finance and CCLA		
Greenway (CCLA)	20,023	20,148
Church Repair Fund (Rochester DBF)	5,358	2,153
Building Project a/c (CCLA)	2,603	2,471
Savings Account (CCLA)	35,821	37,244
	63,804	62,016
Current Account (HSBC)	263	203
CAF Bank	16,813	11,503
Total All Accounts	80,881	73,722
11 Sundry Creditors (unpresented cheques)	-	-
	-	-
12 Diocesan Loan	-	-
	-	-
13 Restricted & Designated Funds		
Designated		
Church Repair Fund (Designated)	5,358	2,153
Training & Education Fund (Designated)	20,023	20,148
	25,381	22,301
Restricted		
Building Project Fund	2,603	2,471
Church Youth Project	248	248
Parish Weekend	3,765	282
Fees to DBF	2,046	647
Together Club (Davis Estate)	1,719	1,333
Mindfulness	435	835
	10,816	5,817
Total Restricted + Designated	36,197	28,118

	General (HSBC)	CAF Bank	CCLA Savings	CCLA Greenway	CCLA Building	Diocesan Quinq'l	Petty Cash	Total
14 Fund Movements								
Balance at 31 December 2023	203	11,503	37,244	20,148	2,471	2,153	65	73,787
Plus Incoming resources	120	108,492	1,965	1,075	131	145	-	111,928
Less Resources expended	60	104,710	-	-	-	-	-	104,770
Plus Transfers In from other Accounts	-	-	-	-	-	4,000	-	4,000
Less Transfers Out to other accounts	-	1,528	3,388	1,200	-	940	-	4,000
Balance at 31 December 2024	263	16,813	35,821	20,023	2,603	5,358	65	80,946

ST. STEPHEN'S CHURCH

CHATHAM

Statement of Accounts

for

Year Ended 31st December 2024

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Basis of Independent Examiner's Report

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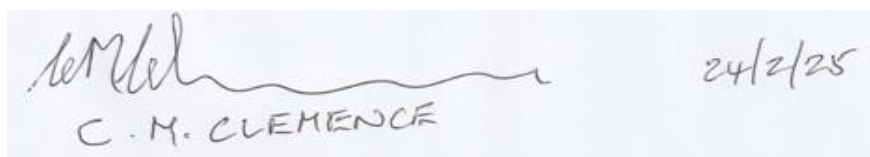
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(b) to prepare accounts which accord with the accounting records have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



C. M. CLEMENCE 24/2/25

Financial Statements

For the Year Ending 31st December 2024

Incoming Resources

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2024	2023
	£	£	£	£
Voluntary Income				
Gift Aid Donations	35,878	-	35,878	40,664
Income Tax recoverable				
On Regular Gift-Aided Donations	9,566	-	9,566	9,617
Gift Aid Small Donations Scheme (Plate)	1,173	-	1,173	1,526
Non-Tax Efficient Giving	12,856	-	12,856	11,410
Collections (open plate) at services	4,229	1,203	5,432	4,150
Donations and Gift Days	-	-	-	275
Grants	-	-	-	-
Donations, appeals for specific capital purposes				
Donation for Together Club	-	1,056	1,056	1,195
Legacies	4,068	-	4,068	26,452
	67,771	2,259	70,030	95,289
Activities for Generating Funds				
Magazines, Publications and Advertising	125	-	125	80
Rental for Church and Annexe	25,330	-	25,330	20,398
Fundraising	2,141	-	2,141	1,880
Building Project Fundraising	-	-	-	-
Fees: Weddings & Funerals	1,337	2,852	4,189	2,344
	28,934	2,852	31,786	24,702
Investment Income				
Income from Investments (Interest)	3,221	131	3,352	1,230
Other Income Resources				
Parish Weekend	-	5,460	5,460	3,642
Other Parish Income (*)	1,001	300	1,301	1,410
	1,001	5,760	6,761	5,052
Total Income	100,926	11,002	111,928	126,274

Figures on this and subsequent pages are rounded to the nearest £1.

(*) - Other Parish Income includes:

Unrestricted: Good Friday Workshop Income, Insurance over-payment refund

Restricted: private photocopying, remembrance book

Summary of Expenditure Year Ending 31 December 2024

	Notes	2024 £	2023 £
Central Parish Clergy & Administration	2	64,396	62,238
Church Requisites	3	871	1,838
Running Expenses	4	28,154	22,513
Sundries	5	74	67
Away Giving	6	4,809	1,196
Special Projects	7	2,140	9,200
Depreciation	8	-	-
Unrestricted Expenditure Total		100,444	97,051
Special Projects (Restricted)	7a	4,325	7,670
Special Projects (Capital Restricted)	7b	-	-
Restricted Expenditure Total		4,325	7,670
Total Expenditure		104,770	104,721

Statement of Financial Activities

Year Ending 31st December 2024

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2024	2023
	£	£	£	£
Incoming Resources				
Voluntary Income	67,771	2,259	70,030	95,289
Activities for Generating Funds	28,934	2,852	31,786	24,702
Investment Income	3,221	131	3,352	1,230
Other Income Resources	1,001	5,760	6,761	5,052
Total Incoming Resources	100,926	11,002	111,928	126,274
Resources Expended				
Costs of generating voluntary income	74	-	74	67
Fundraising/trading costs	-	-	-	-
Church Activities	100,120	4,325	104,446	104,404
Governance Costs	250	-	250	250
Other resources expended	-	-	-	-
Total Resources Expended	100,444	4,325	104,770	104,721
NET INCOMING / (OUTGOING) RESOURCES	482	6,677	7,158	21,553
Transfer Between Funds	1,677	-1,677	(0)	21,553
NET MOVEMENT IN FUNDS	2,159	4,999	7,158	21,553
BALANCES BROUGHT FORWARD AT 1ST JANUARY	67,971	5,817	73,788	52,335
BALANCES CARRIED FORWARD AT 31ST DECEMBER	70,130	10,816	80,946	73,788

Note: Unrestricted funds are for the day to day running of the church.

Restricted funds can only be used for the purpose for which it was given and cannot be 'raided' for other purposes.

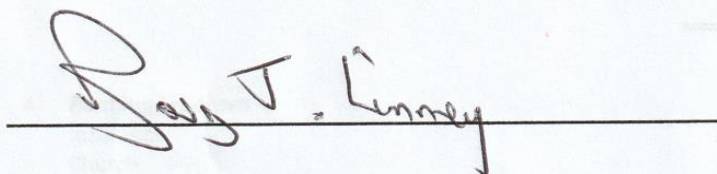
St. Stephen's Parish Church

Balance Sheet

31st December 2024

	Notes	2024	2023
		£	£
Current Assets			
Debtors & Prepayments	9	-	-
Diocesan & CBF Accounts	10	63,804	62,016
Bank Current Account - HSBC		263	203
Bank Current Account - CAF		16,813	11,503
Cash in Hand		65	65
Total (b)		80,946	73,787
Current Liabilities			
Creditors - Amounts falling due within one year	11	-	-
Total (c)		-	-
Net Current Assets / (Liabilities) (b) - (c).		80,946	73,787
Total Assets Less Current Liabilities (b) - (c).		80,946	73,787
Creditors - Amounts falling due after one year	12	-	-
Total Net Assets		80,946	73,787
Funds			
Unrestricted			
General		44,748	45,669
Designated	13	25,381	22,301
Total		70,130	67,971
Restricted	13	10,816	5,817
Total Funds		80,946	73,787

Approved by the Parochial Church Council and signed on their behalf



dated

25/3/25

The notes on Pages 6 to 8 form part of these accounts

1 Accounting Policies

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

Furniture, Fittings and Organ	5% per annum on cost
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Consecrated and beneficed property of any kind is excluded from the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011

Moveable church furnishings held by the vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of moveable church furnishings acquired before 1 January 2000 is written off.

	2024	2023
	£	£
2 Central Parish Clergy & Admin		
Diocesan Parish Share Contribution	42,000	42,000
Vicar's Expenses & Visiting Priests	1,591	1,368
Wages/Salaries - Organists & Administrator	11,737	10,352
Administration	3,353	4,016
Governance Costs (incl Accounts Examination)	250	250
Fees to Diocese	1,452	530
Parsonage House Costs	4,012	3,722
Assistant Staff Expenses	-	-
	64,396	62,238
3 Church Requisites		
Upkeep of Services	871	1,838
	871	1,838
4 Running Expenses		
Insurance	2,009	1,974
Church	5,657	4,900
Church Utilities (Gas, Electric, Water)	7,179	7,195
Annexe	10,727	7,120
Church Grounds	-	-
Fundraising Costs (Raffle Licence, Fair Costs)	-	-
Mission and Evangelism Projects	-	-
Support Costs	2,581	1,324
	28,154	22,513

St. Stephen's Parish Church

Notes to the Accounts

Year Ending 31st December 2024

	2024 £	2023 £
5 Sundries		
Stewardship	74	67
	<u>74</u>	<u>67</u>
6 Away Giving		
Church Overseas	-	-
Missionary Giving	-	-
Home Missions	150	-
Secular Charities	4,659	1,196
	<u>4,809</u>	<u>1,196</u>
7 Special Projects (Designated)		
Education & Training	1,200	1,200
Quinquennial Repairs	940	8,000
	<u>2,140</u>	<u>9,200</u>
7a Special Projects (Restricted)		
Holiday Club	138	-
Restricted Away Giving	1,140	740
Together Club - Davis Estate	670	845
Mindfulness	400	-
Parish Weekend	1,977	6,085
	<u>4,325</u>	<u>7,670</u>
7b Special Projects (Capital) Restricted Funds		
Building Project	-	-
Building project funds in current a/c	-	-
	<u>-</u>	<u>-</u>

St. Stephen's Parish Church
Notes to the Accounts
Year Ending 31st December 2024

	2024 £	2023 £
9 Debtors and Prepayments	-	-
	-	-
10 All Accounts		
Diocesan Board of Finance and CCLA		
Greenway (CCLA)	20,023	20,148
Church Repair Fund (Rochester DBF)	5,358	2,153
Building Project a/c (CCLA)	2,603	2,471
Savings Account (CCLA)	35,821	37,244
	63,804	62,016
Current Account (HSBC)	263	203
CAF Bank	16,813	11,503
Total All Accounts	80,881	73,722
11 Sundry Creditors (unpresented cheques)	-	-
	-	-
12 Diocesan Loan	-	-
	-	-
13 Restricted & Designated Funds		
Designated		
Church Repair Fund (Designated)	5,358	2,153
Training & Education Fund (Designated)	20,023	20,148
	25,381	22,301
Restricted		
Building Project Fund	2,603	2,471
Church Youth Project	248	248
Parish Weekend	3,765	282
Fees to DBF	2,046	647
Together Club (Davis Estate)	1,719	1,333
Mindfulness	435	835
	10,816	5,817
Total Restricted + Designated	36,197	28,118

	General (HSBC)	CAF Bank	CCLA Savings	CCLA Greenway	CCLA Building	Diocesan Quinq'l	Petty Cash	Total
14 Fund Movements								
Balance at 31 December 2023	203	11,503	37,244	20,148	2,471	2,153	65	73,787
Plus Incoming resources	120	108,492	1,965	1,075	131	145	-	111,928
Less Resources expended	60	104,710	-	-	-	-	-	104,770
Plus Transfers In from other Accounts	-	-	-	-	-	4,000	-	4,000
Less Transfers Out to other accounts	-	1,528	3,388	1,200	-	940	-	4,000
Balance at 31 December 2024	263	16,813	35,821	20,023	2,603	5,358	65	80,946