



**Annual Trustees Report
for 2025/26
for the Parish of
St. Stephen's, Chatham**

**Prepared for the
Annual Parochial Church Meeting
of St. Stephen's Church
20th May 2026**

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- I. Agenda for Annual Parochial Church Meeting on 20th May 2026**
- II. Minutes of Annual Parochial Church Meeting on 30th April 2025**

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 2025/26

Ex-officio:-	Revd Barry Linney Helen Masters (Deanery Synod, retiring 2026) Nigel Rawlins (Deanery Synod, retiring 2026)
Elected Membership:-	David Parry - Treasurer (retiring 2026) Catherine Linney (retiring 2027) Sophie Tanner (retiring 2027) Yvonne Whittle (resigned July 2025 as moved away) David Hopkins (retiring 2027) Vincent Beaney (retiring 2028) Bryan Frost (retiring 2028) Elizabeth Johns (retiring 2028) Sverre Sverresonn (retiring 2028)
Co-opted:	Mitchell Robinson
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	<table><tr><td>Licensed Lay Minister</td><td>Helen Beaney</td></tr><tr><td>Permission to Officiate</td><td>Christine Caldecourt</td></tr><tr><td>Permission to Officiate</td><td>Revd Pam Alexander</td></tr></table>	Licensed Lay Minister	Helen Beaney	Permission to Officiate	Christine Caldecourt	Permission to Officiate	Revd Pam Alexander
Licensed Lay Minister	Helen Beaney						
Permission to Officiate	Christine Caldecourt						
Permission to Officiate	Revd Pam Alexander						
Children & Youth	Responsible for FOG, 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 revised Electoral Roll was prepared ahead of the Annual Parochial Church Meeting. New application forms were required to be completed by those who wished to be on the new Electoral Roll.

There are currently 79 on the new Electoral Roll for 2025/2026 (79 in 2024/25). This number may increase as applications may still be received after the 19th April deadline and these will be added after the APCM on 20th May.

4. Annual Report of the proceedings of the PCC 2025/26

The PCC have met six times since the last APCM. These have all been Regular PCC meetings: 21st May 2025, 24th July 2025, 24th September 2025, 25th November 2025, 21st January 2026 and 17th March 2026.

We welcomed four new members to PCC in May 2025 – Vincent Beaney, Elizabeth Johns, Bryan Frost and Sverre Sverresonn. We also welcomed Mitchell Robinson as a co-opted member. We sadly said thank you and goodbye to Yvonne Whittle in July 2025 as she moved away from the area.

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.

A small working party was 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. Work is now underway to install a purpose-built curved table which fits under the stairs.

In the absence of one Church Warden, Deputy Wardens continue to share the responsibilities. A number of others from the congregation are now supporting the Deputies each week.

PCC discussed the unauthorised use of parking in the Church Car Park but decided that this was not causing great alarm at the present time. However, we would revisit at a future point.

We welcomed Tom Olsen into the St Stephen's family. Tom plays the organ on the 2nd and 3rd Sunday of each month and also take choir practice after the service on these Sundays.

A generous donation enabled the purchase a defibrillator; this is now in place on the outside of the Church Annex in a lockable cabinet, in view for everyone to use who may need it.

John Caselton from Lime Studio Architecture has been appointed as St Stephen's new Quinquennial Inspector, following the retirement of our previous Inspector. Every five years the Church is inspected by a fully qualified surveyor who looks at the list of works undertaken over the last five years and inspects the internal and external quality of the Church structures and decoration. The surveyor then produces a report with recommendations of works to be carried out with a suggested timescale. The Church decides on the works to be undertaken within its financial capabilities.

An 'Away Day' took place at Kingsway International Christian Centre, Buckmore Park on Saturday 14th February with the theme of 'Challenges and Opportunities in Today's World'. The day was attended by a good number of the congregation.

PCC are currently working on producing a number of policies for St Stephen's to include:

- Safeguarding
- Financial Policy
- Health and Safety (including Risk Assessment)
- GDPR
- Employment and Safer Recruitment.

All policies, once approved by the PCC, will be reviewed every three years and will be available for view on the Church Website and available in church.

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-one members of the congregation participated in the various planned giving schemes of these forty-three people were able to give tax efficiently by Gift Aid or via the Charities Aid Foundation.

Following a successful Stewardship campaign in June seven people joined our regular giving schemes and others were able to increase their giving. This generosity has eliminated the predicted deficit in our budget for the year.

Successful claims to HMRC for tax refunds were made in April for Gift Aid (for the year 2024) and in June for Gift Aid Small Donations (for the tax year 2024/25).

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 2025 the following work has been completed.

Church Building

- The lightning conductor system was tested and found to be satisfactory
- Annual inspection and servicing of the fire extinguishers was carried out.
- In the summer, the three oldest heaters in the church, located in the balcony, the north aisle and the sanctuary, were replaced with new models. The other three heaters were serviced.
- In April, the floodlight for the cross on the west tower was replaced, and a redundant fused spur in the Pastoral Room ladies toilet was removed.

Quinquennial Work

- Leaks in the flat roof over the north aisle, in the southeast corner behind the organ, and in the south aisle next to the sound desk were investigated and successfully repaired.

Annexe

- Maintenance of the wheelchair lift was carried out at six monthly intervals by Kinetic Lift Services. In November, the lighting in the lift shaft stopped working and was replaced with a new LED light fitting.
- Annual inspection and servicing of the fire extinguishers was carried out.
- Fire alarms and emergency lighting were inspected and serviced
- In April, damaged socket outlets in the Welcome Area and Hall were replaced.
- In December, a faulty thermostatic valve on the large radiator in the Upper Rooms was replaced. The annual service of the annexe boiler was also carried out during this visit.

Church Grounds

- Grass cutting continued to be carried out at fortnightly intervals in 2025. Many thanks to Geoff Gosling, Ade Omole, Joe Tang and Patrick Gilroy for volunteering last year, and for responding to the appeal again this year.
- Working parties were held in May and November. Works completed included cleaning of the church gutters and flat roof areas, cleaning of the annexe gutters, tidying the grounds, trees trimmed, repainting of car park markings and white visibility lines on the entrance steps, re-treating the garden benches and re-varnishing the escape doors from the hall and corridor.

Goods and Ornaments

- Generally, the church goods and ornaments remain in a good state of repair. The Ciborium was repaired following damage to the silver cross on the lid. One of the short leg Gopak tables was broken and disposed of. The oldest de-humidifier in the nave had stopped working and was replaced. Two new radio microphones were purchased for the AV system.

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

7 Deanery Synod

Nigel Rawlins and Helen Masters have been the St Stephen's representatives on the Deanery Synod for the last three years.

Since the last APCM, the Deanery Synod has met three times, on 7th May 2025, 30th September 2025 and 10th February 2026.

In May we had a joint Deaneries meeting, when Bishop Jonathan spoke about the Diocesan Vision, "We are called together by God to Change, Serve and Grow" and what this means for parishes. He also talked about upcoming funding for parishes. In September Greg Barry was due to talk about Safeguarding but there was a last-minute change and so the parishes

talked about what they are doing. In February Andrew Dunlop and Cheryl Trice talked about Mission and Ministry.

This year we need to elect two Synod representatives for a period of three years.

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 links and ensures completion as required.

All members of the PCC are required to have Enhanced DBS Certificates in place along with specific Safeguard training.

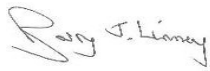
Nigel Rawlins is St Stephen's Parish Safeguarding Officer and David Hopkins is the Church's Vulnerable Adults Representative. As a PCC and congregation we need to ensure we pass on any safeguarding concerns to Revd Linney, Nigel Rawlins or to the Diocese directly.

The Church's Safeguarding Policy – Promoting a Safer Church was adopted for the year at the first PCC Meeting after the APCM, on 21st May 2025.

9 Risk Management

Throughout 2025/26 we have continued to monitor all our activities in order to minimise any instances of risk.

Signed



Reverend Barry J Linney, Vicar

Date: 19th April 2026

Signed: Wendy Tanner

Date: 19th April 2026

Wendy Tanner, Secretary to the Parochial Church Council

ST. STEPHEN'S CHURCH

CHATHAM

Statement of Accounts

for

Year Ended 31st December 2025

**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
18/2/2026

Financial Statements

For the Year Ending 31st December 2025

Incoming Resources

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2025	2024
	£	£	£	£
Voluntary Income				
Gift Aid Donations	37,828	-	37,828	35,878
Income Tax recoverable				
On Regular Gift-Aided Donations	8,932	-	8,932	9,566
Gift Aid Small Donations Scheme (Plate)	1,574	-	1,574	1,173
Non-Tax Efficient Giving	11,532	-	11,532	12,856
Collections (open plate) at services	5,975	729	6,705	5,432
Donations and Gift Days	-	-	-	-
Grants	-	-	-	-
Donations, appeals for specific capital purposes				
Donation for Together Club	-	657	657	1,056
Legacies	100	-	100	4,068
	65,941	1,386	67,327	70,030
Activities for Generating Funds				
Magazines, Publications and Advertising	89	-	89	125
Rental for Church and Annexe	22,590	-	22,590	25,330
Fundraising	2,124	-	2,124	2,141
Building Project Fundraising	-	-	-	-
Fees: Weddings & Funerals	3,845	2,442	6,287	4,189
	28,647	2,442	31,089	31,786
Investment Income				
Income from Investments (Interest)	2,929	-	2,929	3,352
Other Income Resources				
Parish Weekend	-	-	-	5,460
Holiday Club	320	-	320	-
Other Parish Income (*)	703	-	703	1,301
	1,023	-	1,023	6,761
Total Income	98,541	3,828	102,369	111,928

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

(*) - Other Parish Income includes:

Restricted: private photocopying, coffee income, lift repair contribution

Summary of Expenditure Year Ending 31 December 2025

	Notes	2025 £	2024 £
Central Parish Clergy & Administration	2	66,471	64,744
Church Requisites	3	1,485	871
Running Expenses	4	34,503	27,806
Sundries	5	77	74
Away Giving	6	2,155	4,809
Special Projects	7	1,950	2,140
Depreciation	8	-	-
Unrestricted Expenditure Total		106,640	100,444
Special Projects (Restricted)	7a	5,878	4,325
Special Projects (Capital Restricted)	7b	-	-
Restricted Expenditure Total		5,878	4,325
Total Expenditure		112,518	104,770

Statement of Financial Activities

Year Ending 31st December 2025

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2025	2024
	£	£	£	£
Incoming Resources				
Voluntary Income	65,941	1,386	67,327	70,030
Activities for Generating Funds	28,647	2,442	31,089	31,786
Investment Income	2,929	-	2,929	3,352
Other Income Resources	1,023	-	1,023	6,761
Total Incoming Resources	98,541	3,828	102,369	111,928
Resources Expended				
Costs of generating voluntary income	77	-	77	74
Fundraising/trading costs	-	-	-	-
Church Activities	106,314	5,878	112,192	104,446
Governance Costs	250	-	250	250
Other resources expended	-	-	-	-
Total Resources Expended	106,640	5,878	112,518	104,770
NET INCOMING / (OUTGOING) RESOURCES	-8,100	-2,050	(10,149)	7,158
Transfer Between Funds	-6,084	6,084	(0)	(0)
NET MOVEMENT IN FUNDS	-14,183	4,034	(10,149)	7,158
BALANCES BROUGHT FORWARD AT 1ST JANUARY	78,343	2,603	80,946	73,788
BALANCES CARRIED FORWARD AT 31ST DECEMBER	64,160	6,637	70,797	80,946

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 2025

	Notes	2025 £	2024 £
Current Assets			
Debtors & Prepayments	9	-	-
Diocesan & CBF Accounts	10	57,208	63,804
Bank Current Account - HSBC		501	263
Bank Current Account - CAF		13,023	16,813
Cash in Hand		65	65
Total (b)		70,797	80,946
Current Liabilities			
Creditors - Amounts falling due within one year	11	-	-
Total (c)		-	-
Net Current Assets / (Liabilities) (b) - (c).		70,797	80,946
Total Assets Less Current Liabilities (b) - (c).		70,797	80,946
Creditors - Amounts falling due after one year	12	-	-
Total Net Assets		70,797	80,946
Funds			
Unrestricted			
General		35,200	52,962
Designated	13	28,960	25,381
Total		64,160	78,343
Restricted	13	6,637	2,603
Total Funds		70,797	80,946

Approved by the Parochial Church Council and signed on their behalf

dated

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 2025

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.

	2025	2024
	£	£
2 Central Parish Clergy & Admin		
Diocesan Parish Share Contribution	43,500	42,000
Vicar's Expenses & Visiting Priests	1,157	1,591
Wages/Salaries - Organists & Administrator	12,547	11,737
Administration	3,820	3,702
Governance Costs (incl Accounts Examination)	250	250
Fees to Diocese	473	1,452
Parsonage House Costs	4,697	4,012
Assistant Staff Expenses	26	-
	66,471	64,744
3 Church Requisites		
Upkeep of Services	1,485	871
	1,485	871
4 Running Expenses		
Insurance	2,041	2,009
Church	19,829	5,860
Church Utilities (Gas, Electric, Water)	4,449	6,977
Annexe	5,539	10,729
Church Grounds	-	-
Fundraising Costs (Raffle Licence, Fair Costs)	-	-
Mission and Evangelism Projects	-	-
Support Costs	2,645	2,230
	34,503	27,806

St. Stephen's Parish Church

Notes to the Accounts

Year Ending 31st December 2025

	2025 £	2024 £
5 Sundries		
Stewardship	77	74
	<u>77</u>	<u>74</u>
6 Away Giving (see page 10)		
Church Overseas	-	-
Missionary Giving	-	-
Home Missions	-	150
Secular Charities	2,155	4,659
	<u>2,155</u>	<u>4,809</u>
7 Special Projects (Designated)		
Education & Training	400	1,200
Quinquennial Repairs	1,550	940
	<u>1,950</u>	<u>2,140</u>
7a Special Projects (Restricted)		
Holiday Club	312	138
Restricted Away Giving	729	1,140
Together Club - Davis Estate	592	670
Youth Events	45	-
Mindfulness	-	400
Parish Weekend	4,200	1,977
	<u>5,878</u>	<u>4,325</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 2025

	2025 £	2024 £
9 Debtors and Prepayments	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
10 All Accounts		
Diocesan Board of Finance and CCLA		
Greenway (CCLA)	20,941	20,023
Church Repair Fund (Rochester DBF)	8,019	5,358
Building Project a/c (CCLA)	2,720	2,603
Savings Account (CCLA)	25,527	35,821
	<u>57,208</u>	<u>63,804</u>
Current Account (HSBC)	501	263
CAF Bank	13,023	16,813
Total All Accounts	<u>70,732</u>	<u>80,881</u>
11 Sundry Creditors (unpresented cheques)	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
12 Diocesan Loan	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
13 Restricted & Designated Funds		
Designated		
Church Repair Fund (Designated)	8,019	5,358
Training & Education Fund (Designated)	20,941	20,023
	<u>28,960</u>	<u>25,381</u>
Restricted		
Building Project Fund	2,720	2,603
Church Youth Project	203	-
Parish Weekend	- 435	-
Fees to DBF	1,929	-
Together Club (Davis Estate)	1,784	-
Mindfulness	435	-
	<u>6,637</u>	<u>2,603</u>
Total Restricted + Designated	<u>35,597</u>	<u>27,984</u>

	General (HSBC)	CAF Bank	CCLA Savings	CCLA Greenway	CCLA Building	Diocesan Quinq'l	Petty Cash	Total
14 Fund Movements								
Balance at 31 December 2024	263	16,813	35,821	20,023	2,603	5,358	65	80,946
Plus Incoming resources	120	99,349	1,654	918	118	211	-	102,369
Less Resources expended	1,382	112,637	-	-	-	-	-	114,018
Plus Transfers In from other Accounts	1,500	13,497	-	-	-	4,000	-	18,997
Less Transfers Out to other accounts	-	4,000	11,947	-	-	1,550	-	17,497
Balance at 31 December 2025	<u>501</u>	<u>13,023</u>	<u>25,527</u>	<u>20,941</u>	<u>2,720</u>	<u>8,019</u>	<u>65</u>	<u>70,797</u>