

**Christ Church-St. Andrews  
Herne Bay  
Annual Report and Financial Statements  
of the Parochial Church Council  
For the year ended 31st December 2025**

**Incumbent**

**Rev Anthony Everett  
The Vicarage  
38, Beltinge Road  
Herne Bay  
Kent CT6 6BU**

**Bank:**

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

**Barclays Bank  
9 St Georges Street,  
Canterbury  
Kent CT1 2JX**

**Independent Examiner**

**Sue Davis  
5 Mandarin Lane,  
Herne Bay  
Kent CT6 5RF  
Accountant**

**Christ Church St Andrews  
Herne Bay  
Parochial Church Council  
Annual Report for 2025**

**Background**

The PCC of Christ Church St Andrews, Herne Bay has during the year had the responsibility along with the incumbent, the Reverend Anthony Everett in promoting in the ecclesiastical parish the whole mission of the church - pastoral, evangelical, social and ecumenical. It has specifically concentrated on being a church where our aim is to glorify God by building a Christ centred community through the power of the Holy Spirit.

The PCC has the responsibility for the maintenance of the fabric of the two churches with the attached halls, the St Andrews Christian Centre, the North and South Rooms including the furniture and furnishing within them.

**Membership**

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules. At the year end the following were members of the PCC -

Incumbent:	Reverend Anthony Everett	Chairman
Associate Vicar	Reverend Simon Fellows	
Curate	Reverend Denise Parrett	
Churchwarden	Darran Hibbert	
Churchwarden	Alan Rogers	
Treasurer	Richard Beagley (elected until APCM) – Anthony Link (Coopted from APCM)	
Deanery Synod Members	Darran Hibbert, Alan Rogers and Sue Rogers	
Elected Members	Richard Beagley (Until APCM)	Jonathan Parrett
	Martin Bovingdon (Pcc Vice Chair)	Dave Payne
	Paul Green	Ruth Plummer
	Carol Hibbert	Annette Saunders
	Penny Johnson	Andy Snelson
	Malcolm Owen	Sally Snelson

**Objectives and Activities**

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of the parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can be accessible to the many groups within our parish. Our services put faith into practice through scripture, prayer, liturgy, music and the sacraments. In 2025 we saw growth in terms of attendance at most of our congregations and in our small group numbers. We continued to maintain our small group network and saw new and old ministries flourish due to God's goodness. We seek to be a welcoming church family at all times but especially around the major Christian festivals. We have continued to run a Food Larder for those who have no food changing its focus so it more achieves our aims for it and continued to offer advice to those who need help with job applications or benefit claims as best we could. These services have continued to be increasingly well used as the year progressed.

When planning our activities throughout the year, the incumbent and PCC have sought to fulfil the Commission's guidance on public benefit and, in particular, the specific guidance to charities for the advancement of religion. In particular we seek to enable everyone in our parish to live out their faith as part of our church community by –

- Services and prayer; learning more about the Gospel through the Bible and developing knowledge and trust in Jesus. A new monthly afternoon service started at St Andrews in November, 2025.

- Providing pastoral care for people living in the parish (through various means).
- Evangelistic, missionary and outreach work (this continues to be our greatest challenge but through Festival Services, Care Homes ministry, Food Larder, South Room, Sunday Services, Bay Ignite and schools provision we have seen our impact grow and develop.)

To facilitate this work, it is important that we maintain the fabric of the two churches with the attached halls, the St Andrew's Christian Centre, the North and South Rooms. This year we have had a number of challenges but have sought to meet these and to ensure that when needed the buildings were available and in the best state possible. Work on the redesign of St Andrews Church which we hoped to finish in 2025 was completed except for minor issues, so it is now more suitable and useful to the community. This has been funded from reserves and generous donations.

#### Achievements and performance

The PCC are keen to offer a range of activities during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. The provision we have been able to make has been noted above. In 2026 we will continue to be open to starting new ministries and stopping ones that no longer fulfil their purpose. In 2025 our paid and volunteer staff continued to work hard to provide the best services we can.

Furthermore, we will continue to look for new ways to engage with the community. The social side of the church was, before the pandemic, well developed and very well supported; we hoped to be able to return to much of this in 2025 and we were able to do this. Christmas school services were well received and we are glad to have continued great relationships with all our local schools. We have continued to support our two new mid-week congregations aimed at both families and adults and have been encouraged by the growth in these congregations.

In addition to our regular services and activities we have taken less funerals than usual but have had baptisms both in the church and the sea. The church has never had many marriages and that continues to be case.

#### Deanery Synod

Three lay members of the PCC join the vicar, associate vicar and the curate on the Deanery Synod. Our parish has an active involvement in the deanery and through that with the wider church. The Deanery had some significant challenges to face in 2025 which will continue into 2026, many in regards to local church finance and parish reorganisation.

#### The Fabric

We have sought to keep the buildings safe for use and have upgraded various parts of both churches to make them safe and welcoming spaces.

#### Pastoral Care

The church also runs many small groups for both the church family and wider community. The staff and various volunteers sought and continue to seek to offer support and encouragement. We have tried not to miss anyone out but recognise we will have not succeeded in everything we tried to do.

#### Mission and Evangelism

Helping those in need is a demonstration of our faith. The PCC has continued to give money away to three organizations in this country and abroad – Scripture Union, Mission without borders and Church Army Africa in Nairobi. These were selected for the years 2023-2025. From 2026 we will support The Bible Society, Open Doors and Church Army Africa in Nairobi. We provided food and help to the local community.

### Ecumenical Relationships

The local church leaders have met together occasionally, and we have continued to look at the best way forward for the churches to work together.

### Committees

The PCC met ten times in 2025 and had a Saturday morning thinking about the future direction of the church when other church leaders were also present.

### Church Electoral Roll

The number registered on the electoral roll at the 2025 APCM in May was 173.

### Finance

The detailed financial statements follow this report. These show that the total Income of Christchurch St Andrews was £299,526.88 and expenditure was £300,425.83 showing a deficit of £898.95. The balance of funds as at end of December 2025 was as follows:-

General Fund - £131,999.57

Ass Vicar Fund - £54,176.88

Ashburnham - £211.46

The PCC have authorized significant repairs & maintenance expenditure 2025 on the St Andrews building (£36,751.95) and this is reflected in the 2025 accounts. The Restricted Fund set up in order to finance the Associate Vicar post has been used this year with the continued appointment of the Rev Simon Fellows. The balance of this account at the end of 2025 is shown above. Other significant areas of expenditure are Missionary giving (£9250), Parish share (£100,230.82), staff costs (£25,394.77), and church general repairs (12,101.64)

**Anthony Everett**

**Chairman – 16<sup>th</sup> March 2026**



PAROCHIAL CHURCH COUNCIL OF CHRIST CHURCH WITH ST ANDREWS

STATEMENT OF FINANCIAL ACTIVITIES

For the 12 months ended 31

December, 2025	Unrestricted Funds	Restricted Funds	Total Funds 2025 Total	Unrestricted Funds	Restricted Funds	Total Funds 2024 Total
Income and Endowments						
Voluntary Income	£215,679.26	£39,137.93	£254,817.19	£166,386.00	£47,784.00	£214,170.00
Income from investments	£1,771.96	£0.00	£1,771.96	£1,921.00	£0.00	£1,921.00
Church Activities	£41,484.33	£0.00	£41,484.33	£26,585.00	£0.00	£26,585.00
Other Income	£1,453.40	£0.00	£1,453.40	£0.00	£0.00	£0.00
Total Income	£260,388.95	£39,137.93	£299,526.88	£194,892.00	£47,784.00	£242,676.00

Expenditure On						
Church activities	£237,492.78	£62,933.05	£300,425.83	£184,720.00	£53,670.00	£238,390.00
Raising funds	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Other resources expended	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total Expenditure	£237,492.78	£62,933.05	£300,425.83	£184,720.00	£53,670.00	£238,390.00

Gains (loses)	£22,896.17	£23,795.12	-£898.95	£10,172.00	-£5,886.00	£4,286.00
---------------	------------	------------	----------	------------	------------	-----------

Gains (losses on investments)	£103.29		£103.29	£124.00		£124.00
-------------------------------	---------	--	---------	---------	--	---------

Funds BF	£109,210.00	£77,972.00	£187,183.57	£98,914.00	£83,858.00	£182,772.00
----------	-------------	------------	-------------	------------	------------	-------------

Funds CF	£132,209.46	£54,176.88	£186,387.91	£109,210.00	£77,972.00	£187,182.00
----------	-------------	------------	-------------	-------------	------------	-------------

Balance Sheet as at 31st December 2025

	2025	2024
Investments	£4,323.39	£4,220
Debtors	£7,977.49	£41,993
Short term Deposits	£35,380.24	£33,848
Cash at Bank and in hand	£145,329.68	£112,761
	£193,010.80	£192,822

Creditors	-£6,622.89	-£5,640
-----------	------------	---------

Net Current Assets	£186,387.91	£187,182
--------------------	-------------	----------

Reconciliation

Opening Balance @ 1Jan	£187,183.57
Gains on investments	£103.29
2025 Debtors	£299,526.88
2025 Creditors	-£300,425.83
Total	£186,387.91

Allocation of net current assets over funds

General Fund	£131,999.57
Ashburnham (Agency)	£211.46
Associate Vicar Fund	£54,176.88
Total	£186,387.91

Signed



Rev. Anthony Everett  
Vicar

Signed



Anthony John Link  
Treasurer

Christ Church, Herne Bay  
The PCC Secretary  
William Street  
Herne Bay  
CT6 5NR

**23<sup>rd</sup> March 2026**

**Independent examiner's report to the PCC of Christ Church with St Andrew**

I report to the PCC on my examination of the accounts of the PCC for the year ended 31st December 2025.

**Responsibilities and basis of report**

As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act') and the Church Accounting Regulations 2006.

I report in respect of my examination of the PCC 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, and also those found in Church guidance, 2017 edition.

**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 that in any material respect:

1. accounting records were not kept respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records
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.

Yours faithfully, -



Sue Davis BSc (Hons) ACCA

# **PAROCHIAL CHURCH COUNCIL OF CHRISTCHURCH WITH ST. ANDREWS**

## **NOTES TO THE FINANCIAL STATEMENTS**

**For the year ended 31<sup>st</sup> December, 2025**

### **1. ACCOUNTING POLICIES**

#### **a) Basis of preparation**

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, with the Regulations "true and fair view" provisions, together with FRS102 2016 as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities SORP FRS102

The financial statements have been prepared under the historical cost convention, except for the valuation of investment assets are shown at fair value.

#### **b) Funds**

Funds held by the PCC are:

**Unrestricted funds** – These represent the remaining income of funds of the PCC that are available for spending on general purposes of the PCC, including amount designated by the PCC for fixed assets for its own use or spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' report. The PCC has a Reserves Policy which is detailed later in the accounts.

**Restricted funds** – These are income funds that must be spent on restricted purposes and details of the funds and restrictions provided are shown in the notes to the accounts.

**Endowment Funds** – These are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend as capital income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of the restrictions are shown in the notes to the accounts.

#### **c) Incoming resources**

##### **Recognition of Income and endowments**

These are included in the Statement of Financial Activities (SOFA) when:

1. The PCC becomes legally entitled to the use of the resources:
2. And the inflow of economic benefits is probable: and
3. The monetary value can be measured sufficiently reliable.

**Fundraising costs** – Funds raised from events and trading activities (e.g. a fete, a garden party or sale of books and magazines) are reported gross in the SOFA – i.e. before any related costs that may have been deducted from the gross proceeds.

**Grants and donations** – Grants and donations are included in the SOFA when any preconditions preventing their use by the PCC have been met. For collections and planned giving this is when the funds are received.

**Gift Aid claims etc** – Gift Aid and other tax claims are included in the SOFA at the same time as the cash donations to which they relate.

**Gifts in kind** – Gifts in kind are accounted for at a reasonable estimate of their fair value at the time of the gift, if feasible, or else at the amount actually realised from their disposal. Gifts in kind for sale to fund the PCC are included in the accounts at their estimated fair value at the date of the gift, if feasible – or else recognised when sold by the charity. Gifts in kind for the PCC's own use are included in the SOFA as incoming resources at their fair value when received and expensed as and when consumed in use. Gifts of fixed assets, if material, are included in the balance sheet at their fair value and expensed over the asset's useful economic life.

**Rental Income** – This is included in the accounts when receivable.

**Investment income** – This is included in the accounts when receivable.

**Investment gains and losses** – This includes any gains or losses on the sale of investments and any gain or loss resulting from revaluation to market value at the end of the year.

#### **d) Expenditure and Liabilities**

**Liability recognition** – Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.

**Governance costs** – Includes costs of the preparation and examination of statutory accounts, the cost of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

**Grants payable without performance conditions** – These are recognised in the accounts when a commitment has been made externally and there are no pre-conditions still to be met for the entitlement to the grant which remain within the control of the PCC.

#### **e) Assets**

**Consecrated and beneficed property** – In so far as consecrated and benefice property of any kind is excluded from the statutory definition of "charity" by Section 10(2) (a) and (c) of the Charities Act 2011, such assets are not capitalised in the financial statements.

**Movable church furnishings** – These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

There are no **Tangible fixed assets** which have capitalised by the Church..

**Investments** Investments quoted on a recognised stock exchange or whose value from them (CIF's etc) are valued at market value at the year end.

**Other investments assets** are included at trustees' best estimate of the market value.

**Short term deposits** - Include cash held on deposit either with the CBF Church of England Funds or at the bank.



PAROCHIAL CHURCH COUNCIL OF CHRIST CHURCH WITH ST ANDREW  
NOTES TO THE FINANCIAL STATEMENTS  
For the year ended 31  
December, 2025

Income and  
endowments

	Unrestricted Funds	Restricted Funds	Total Funds 2025 Total	Unrestricted Funds	Restricted Funds	Total Funds 2024 Total
<i>Income resources from donors</i>						
Planned Giving	£124,375.96	£26,804.25	£151,180.21	£102,959.00	£0.00	£102,959.00
Collections (open plate)	£17,814.38	£90.00	£17,904.38	£6,979.00	£0.00	£6,979.00
Donations and appeals	£32,241.58	£10,000.00	£42,241.58	£40,542.00	£41,857.00	£82,399.00
Donations - Food Larder	£3,839.85	£0.00	£3,839.85			
Donations - Card Reader	£4,662.70	£0.00	£4,662.70			
Donations -VDF	£550.00	£0.00	£550.00			
Donations -Holiday Club	£470.00	£0.00	£470.00			
Income tax recoverable	£31,724.79	£2,243.68	£33,968.47	£15,906.00	£5,927.00	£21,833.00
Grants	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Legacies	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Sub Total	£215,679.26	£39,137.93	£254,817.19	£166,386.00	£47,784.00	£214,170.00
<i>Activities for generating funds</i>						
Ashburnham Deposits	£211.46		£211.46			
Misc Income	£1,241.94		£1,241.94			
Sub Total	£1,453.40	£0.00	£1,453.40			
<i>Income from investments</i>						
Goldfinch Bequest	£80.93		£80.93	£109.00	£0.00	£109.00
Other Interest	£92.99		£92.99	£0.00	£0.00	£0.00
CBF Deposit Funds	£1,598.04		£1,598.04	£1,812.00	£0.00	£1,812.00
Sub Total	£1,771.96	£0.00	£1,771.96	£1,921.00	£0.00	£1,921.00
<i>Church activities</i>						
Fees from weddings etc	£2,508.00	£0.00	£2,508.00	£3,410.00	£0.00	£3,410.00
Rent - St Andrews Christian Centre	£0.00	£0.00	£0.00		£0.00	£0.00
Church Hall lettings	£38,976.33	£0.00	£38,976.33	£23,175.00	£0.00	£23,175.00
Sub Total	£41,484.33	£0.00	£41,484.33	£26,585.00	£0.00	£26,585.00
<b>Total Income</b>	<b>£260,388.95</b>	<b>£39,137.93</b>	<b>£299,526.88</b>	<b>£194,892.00</b>	<b>£47,784.00</b>	<b>£242,676.00</b>

Expenditure	Unrestricted Funds	Restricted Funds	Total Funds 2025 Total	Unrestricted Funds	Restricted Funds	Total Funds 2024 Total
<i>Church activities</i>						
Missionary and charitable giving	£9,250.00	£0.00	£9,250.00	£7,600.00		£7,600.00
Ministry Costs:						
Diocesan Quota	£100,230.82	£62,933.05	£163,163.87	£92,317.00	£53,670.00	£145,987.00
Clergy Expenses	£4,388.99	£0.00	£4,388.99	£4,654.00		£4,654.00
Clergy Secretary & staff costs	£25,382.94	£0.00	£25,382.94	£22,447.00		£22,447.00
Vicar Discretionary Fund	£3,519.00	£0.00	£3,519.00			
Upkeep of services	£4,770.66	£0.00	£4,770.66	£4,594.00		£4,594.00
Church running and maintenance			£0.00			
Light, Heat, Water & Insurance	£25,394.77	£0.00	£25,394.77	£25,854.00		£25,854.00
Junior Church & Youth Work	£1,405.43	£0.00	£1,405.43	£398.00		£398.00
Church repairs	£12,101.64	£0.00	£12,101.64	£17,378.00		£17,378.00
St Andrews - Renovations	£36,751.95	£0.00	£36,751.95			
Fees	£1,648.00	£0.00	£1,648.00	£1,991.00		£1,991.00
Bay Ignite	£1,955.15	£0.00	£1,955.15	£1,392.00		£1,392.00
Food Larder	£1,625.12	£0.00	£1,625.12			
Ashburnham	£0.00		£0.00			
Holiday Club	£317.45		£317.45			
Outreach	£1,810.87	£0.00	£1,810.87	£0.00		£0.00
Church management & administration						
Printing, stationery & IT	£5,868.01	£0.00	£5,868.01	£4,976.00		£4,976.00
Professional Fees	£0.00	£0.00	£0.00	£0.00		£0.00
Bank Charges	£279.98	£0.00	£279.98	£181.00		£181.00
Independent Examiner Fees	£0.00	£0.00	£0.00	£0.00		£0.00
Payroll fees	£792.00	£0.00	£792.00	£938.00		£938.00
<b>Total Expenditure</b>	<b>£237,492.78</b>	<b>£62,933.05</b>	<b>£300,425.83</b>	<b>£184,720.00</b>	<b>£53,670.00</b>	<b>£238,390.00</b>

<b>Excess of Expenditure over income</b>	<b>£22,896.17</b>	<b>-£23,795.12</b>	<b>-£898.95</b>
--	-------------------	--------------------	-----------------

	<b>2025</b>	<b>2024</b>
<b>Staff Costs</b>	<b>£25,382.94</b>	<b>£22,447.00</b>
<b>Number of employees</b>	<b>4</b>	

During the year the PCC employed a Cleaner, an Assistant Minister for Music, an Parish Administrator and a Food Larder Organiser all on a part time basis. None of whom earned £50,000 per year or more.

#### Investments – Current Assets

	<b>2025</b>	<b>2024</b>
Market value at 1 January, 2025	£4,220.10	£4096
Net gains and revaluation	£103.29	£124
Market value at 31 December, 2025	£4,323.39	£4220

#### Missionary & charitable giving

	<b>2025</b>	<b>2024</b>
	<b>General</b>	<b>General</b>
Christian Vision for Men		£100
Church Army Africa	£3,000	£2,500
Mission without Borders	£3,000	£2,500
Scripture Union	£3,000	£2,500
Simeon Trustees Patrons Gift/ 1075	£250	
<b>Total</b>	<b>£9,250</b>	<b>£7,600</b>





**Christ Church  
St. Andrews**

Glorifying God : Building Community

## RESERVES POLICY

The Parochial Church Council acknowledges that as a registered charity it needs to be able to sustain its operations and a Reserves Policy is necessary to help it monitoring that it is achieving that goal.

To do this, it needs to have 3 months expenditure available to meet ongoing commitments. In 2025 this amounted to £65720. These reserves are held as follows

CCLA – Goldfinch Investment	£4,323.39
CCLA -General Fund	£12,323.80
CCLA – Staffing Fund	£23,056.44
Barclays Bank Account	£26,016.37
TOTAL	£65,720.00

In addition to this the PCC holds £54,176.88 in a Restricted Fund for the Associated Vicar.

The net current assets held by the PCC at 31<sup>st</sup> December, 2025 were £186,387.91.

The PCC will revise the Reserves Policy annually.