

**THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW,
PADDOCK WOOD (REGISTERED CHARITY NUMBER 1137783)**

**REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER
2025**

Report of the Trustees for the year ended 31 December 2025

The trustees, who are the members of the Church Council, present their annual report and accounts for the year ended 31 December 2025. The trustees confirm that the report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document, and the provisions of "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2015) (Charities SORP FRS 102).

1. Aim and Purpose

The Church Council has the responsibility of co-operating with the incumbent, the Reverend Canon Bryan Knapp (Retired 31 March 2025, thereafter a Vacancy Period until January 2026) and the Methodist Minister The Rev Kirsty McGhee, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The Church Council is also specifically responsible for the maintenance of the Church Complex of St Andrew's.

2. Objectives and activities for the public benefit

Our main objective as a church is to promote the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England and Methodist church. Our responsibility is to share the Good News of God's love with the community we serve.

The trustees are committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Andrew's.

We want to be a church without walls, one which reaches out to the community and the world at large. We want to grow in Christian maturity and to know and understand God's will for our lives and our church. Our services and worship put

faith into practice through prayer, preaching, scripture readings, music and sacrament.

We encourage people to live out their faith as part of our parish community through

- worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus;
- providing pastoral care for members;
- running organised and informal activities for church members, families, young people and children and
- supporting missionary and outreach work both overseas and in the UK.

When planning our activities for the year, including setting the grant-making policy, the incumbent, the Methodist Minister and the trustees have referred to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

They have also considered how the charity had succeeded in delivering its aims, including public benefit, when reviewing the achievements for the year, which are summarised below (Section 5), and which the trustees considered to be a public benefit.

3. St Andrew's Church Centre Complex- Public Benefit

To facilitate this work, the trustees recognise the importance of maintaining the amenities and the fabric of the Church Centre Complex and ensuring that the facilities remain welcoming to those visiting our church buildings. The public can freely access all of our amenities and can enjoy, and participate in, all of our activities, subject to observing safeguarding arrangements.

The Charity furthers its charitable purposes for the public benefit through its grant-making policy, which is set out below.

4. Policies on Grant making, Investment and Fundraising

4.1 The charity has established its grant-making policy to achieve its objectives for the public benefit. Applications for grants are not invited.

Our policy is to make grants to missionary charities we nominate, and to our Parish link with Bereko (Tanzania), based on 10 percent of our annual voluntary income. The 10 percent also includes an equal amount to be used to fund our Mission Opportunity Fund (see below).

All grants are made to charities and to individuals where there is accountability and transparency in the way they use these funds. We seek and receive regular updates and reports from each charity on how these grants are spent.

In respect of the Fair Trade Shop, it is our policy to give away the whole of the annual surplus made by the Shop, consistent with maintaining adequate reserves to meet normal trading requirements (three months' purchases of goods for resale, plus a 10% margin for contingencies). It was decided to release £75 (2024 £327) from reserves to add to the total amount available to be distributed to 7 charities by way of grants. The final amount distributable totalled £4,800 (2024 £5,000).

The Shop makes grants to charitable organisations based in the UK which are Christian in outlook and practice, and which promote sustainable livelihoods and development opportunities to marginalised peoples and communities in the UK and the rest of the world, having regard to the environment and the social impact of their activities.

Details of all grants made in 2025, and the recipient organisations, appear on page 14 of the Financial Statements.

4.2 Investment policy and objectives, including policy on social investment and programme related investment

The trustees have adopted a risk-averse approach to investments. In view of their low risk appetite, the trustees are willing to accept a lower rate of return by placing surplus funds on deposit with the CCLA, in return for certainty and flexibility. The charity does not make social or program related investments.

4.3 Performance of fundraising activities

Our policy is to raise most of our funds from within the church membership. The frequency of fundraising activity is relatively low, as most church-organised events are free.

5. Significant Achievements and Performance

This section of the report summarises the main achievements of the Charity and the difference our work made to our beneficiaries, and where possible, explains any wider benefits to communities as a whole.

As trustees, we are committed to managing the resources of the charity in accordance with the highest principles and standards of stewardship, integrity and accountability, consistent with our obligations under charity law.

We regularly review our obligation under the Church of England's Safeguarding Guidance to keep all vulnerable adults and children who visit or use our premises safe at all times. One of our trustees (Brian Banks) has the lead responsibility for monitoring our performance as a church and, together with one of the Wardens (Felicity Lusted), for ensuring that everyone whose duties require them to be interact with others, receives essential and up-to-date safeguarding training.

Introduction

"So we are Christ's ambassadors; God is making his appeal through us."
(2 Cor 5: 11, 14, 18, 20)

We consider it a privilege to act as Christ's ambassadors in this town, to represent him and to tell others of God's love and his wish for everyone to be reconciled to him through Christ. This is what motivates us.

As Christ's ambassadors during the year under review, we

- welcomed newcomers into the fellowship of the church;
- went out into the community to visit members and non-members who are housebound, unwell, alone, bereaved, or who miss fellowship for one reason or another. This pastoral support is a vital part of our work in the town;
- joined in with, or led, community-based events such as the Carnival, Walk of Witness and visits to newcomers on the new housing estates;
- continued to welcome more newcomers settling in Paddock Wood and offered hospitality;
- hosted the Chinese New Year celebrations in February 2025;
- continued to provide material and financial support to the local Community Storehouse.

Detail

Pastoral Support

We attach prime importance to this integral and vital part of our role as ambassadors for Christ. Most people have returned since the end of Covid, although a smaller number of our congregation no longer attend due to older age or

infirmity. Brian (Banks) continued to make more home visits to offer Holy Communion.

The Steering Group, set up as a point of support during Covid, to encourage members and others through prayers, monthly phone calls and visits, continued to meet weekly on Monday mornings after Bryan retired.

Finally, pastoral support was also offered by our church through providing support (including financial) to The Community Storehouse, both in helping weekly and through our Harvest gifts in September and weekly donations. We also hosted a Christmas lunch and afternoon tea in the church Hall for those from the parish and wider afield on their own. Gifts from a wide range of individuals and local shops have supported this venture over the years. Finally, the ACTS 2 Fund and Vicar's Discretionary Fund were also used to support people in their hour of need.

Missional Activities

We continued through the year to take the opportunity to establish further relationships with the three new and fast developing housing developments in Paddock Wood. Many more newcomers have taken up residence during the year. At Easter we distributed palm crosses within the new developments as we welcomed newcomers to the community. At the time of writing, construction of new homes continues apace at each of the three developments, and plans have been published for public consultation to build another 770 homes on farmland adjoining Badsell Road, and 1,000 homes linked to the existing Burrows site.

Kent Chinese Christian Church

In 2025, KCCC's ministry in Paddock Wood entered a significant phase of growth and consolidation. A major milestone was achieved with approval granted for KCCC to use St Andrew's Church as a permanent worship and meeting venue beginning in September 2025.

The journey that preceded this positive outcome was a lengthy one and not without challenges. That said, the ambitions of both St Andrew's Church Council and KCCC's Clergy and Pastoral teams were such that an Agreement was eventually forged after some legal obligations were attended to. Signing of the Licence Agreement was concluded by all parties (KCCC and St Andrew's Trustee representative and Bishop Jonathan by 3 July 2025). Approval to grant the Faculty was provided by the Chancellor on 27 August 2025.

Since January 2025, weekly KCCC Saturday worship services have been formally established, alongside Children's Sunday School and a Youth Fellowship.

The availability of dedicated spaces for adult worship, children's ministry, and youth activities afforded by use of the church and halls complex has significantly enhanced the quality, stability, and flexibility of ministry operations.

St Andrew's collaboration with KCCC has borne fruit in so many ways. A strong relationship exists between individuals and wider church families as evidenced by mutual invitations to worship and participate in events e.g., Chinese New Year in February, mid-Autumn celebration on 4th October, and Licensing Service. Above all, we have forged a firm and fond friendship.

Weald of Kent Methodist Circuit

St Andrews is one of seven churches which makes up the Circuit. The others are Tonbridge Methodist Church, East Peckham Methodist Church, United Emmanuel (TW), The Drive (Sevenoaks), Horsmonden Methodist Church and Otford Methodist Church. The Superintendent minister is Rev Jane Braund. Her role is a lot like a Bishop, though over a much smaller area. She can move ministers to different churches within the circuit, has the final say over who is able to preach at any of the churches. Although she retains ultimate responsibility for church councils and meetings, she has delegated authority to ministers to run these.

Safeguarding

Thanks to Felicity for holding the fort during Brian's illness earlier in the year.

During convalescence, Brian developed the Safeguarding Dashboard and Hub. This is a computer programme that enables him to record all the church activities and the necessary documentation that goes with them. The hub enables him to list all the roles held in the church and the people assigned to them, as well as to record all the training for each role and to set reminders when the training needs to be revisited. This remains a work in progress. Safeguarding training needs to be repeated every three years where necessary.

This year we hosted the Domestic Abuse Conference where we learnt more about the various support organisations.

Brian also learnt about County Lines in his role as a Police Chaplain.

St Andrew's held the Safeguarding Sunday service on the 23rd of November, which was well received.

The Diocese is expecting a safeguarding audit in 2027 and it is essential we display the required safeguarding documentation.

January 2026 saw the safeguarding conference held jointly between Rochester and Canterbury where we had talks from the Regional Safeguarding Lead and an organisation called Prevent which deals with radicalisation.

January has also seen six group training events for the Basics Course and Domestic Abuse Awareness. These and others will be repeated when requested.

Anyone who has a role in this church must at least have completed the Basics Course and the Domestic Abuse Awareness course.

Bereko Committee Report

The Bereko Committee is run through the Bereko Community Partnership (BCP), as the members are also members of BCP. Any purely church matters are dealt with by the trustees of St Andrew's church outside the BCP meeting.

During 2025, the Bereko Fund was used to donate the usual £650 for Julius' annual salary and £350 for the parish's share to the Diocese and for other expenses explained below.

There was also a special fundraising event to mark the 20th anniversary of our link as well as St Andrew's 50th anniversary. Our hope was to support the Bereko church's own fundraising for improvements to the church building and we are delighted to report that the work has been completed and the church looks wonderful.

The individual support for some people in Bereko with particular needs continues, with costs being met either from the Bereko Fund, the BCP and/or individual donors.

In 2025, a team of eight people from St Andrew's church, the Paddock Wood community, Mascalls Academy and East Peckham Methodist church visited

Bereko, led by Rev'd Kirsty McGhee. We sent daily videos to share our news and seek prayers and also provided feedback at the St Andrew's day church service.

Each visit always highlights new challenges and this time there was a clear school water/sanitation theme. The Town Council had requested help with the toilets at Bereko Primary School. On visiting each of the schools (2 x Primary, 1 x Secondary), we realised that none of the schools had a good supply of fresh water, for differing reasons. This meant that children had either to bring their water to school, or to use unclean facilities. Moreover, food could not be cooked and the schools' banana farms, which we had sponsored, could not be watered, resulting in the banana trees being in poor condition.

We are now working with a local Project Manager who has provided a budget to resolve each school's problems (generally a mixture of tanks, pumps, pipes etc). We hope that we will be able to achieve a good supply of fresh water to each school during 2026.

It was disappointing to see that Climate Change and its impact on the rainy seasons had yet again resulted in serious food shortage and hunger. We left maize, as before, for the school children and for Julius to help individuals in the greatest need.

An issue of concern was the overflowing and dangerous drop toilets at Bereko Primary School. We have since agreed with the District Education Office to share the cost of a new toilet block (£5,000 each), which we hope will go ahead shortly. Early in January 2026, Church Council approved funding to enable the proposed works to start, and then shortly afterwards, a donation of £5,000 was received through a generous donation from a benefactor. This will allow the water projects to proceed as well.

During our visit we were also able to purchase medical supplies to be prioritised for the poor. This is always important, but more so in times of hunger and malnutrition.

It was concerning also to note the strengthening of control by some in the local Islamic community with a new Mosque built, leaving our small church family sometimes feeling overwhelmed.

On a happier note, we were able to visit the completed catechist's house at Kikilo (in Bereko parish) and take refreshments in it after a short church service

there. We also brought back 5,300 Palm Crosses, made in Kikilo, which will be sold on at cost, £10 for 50.

As always, despite all the challenges, we were overwhelmed by our welcome, the hospitality and love that we were shown and we are now looking forward to our next visit, most probably in October 2027.

Other Areas of St Andrew's work and witness

Detailed reports of the specific activities, achievements and performance in other areas of the church's work, may be found in the separate booklet, which does not form part of this TAR . These areas include:

- Wardens
- People, Appointments and Governance
- Children and Families
- Home Groups
- Community Engagement and Outreach
- Deanery Synod
- Fair Trade Shop
- Mission partners Support Group, including the Mission Opportunity Fund
- Pastoral
- Safeguarding
- Bereko Community Partnership

6. Financial review

In the General funds there was a small deficit of £1,397 for the year before taking into account the provisions for depreciation and the revaluation of the Halls Complex, compared with a surplus of £1,139 for 2024. The balance of free reserves now stands at £31,198 which remains well below our aim of covering the equivalent of three months' expenditure, £54,000.

The Designated reserves, other than the Fixed Assets Reserve, total £24,775. These funds are mainly set aside to go towards the cost of future major repairs and maintenance.

Net expenditure from the Restricted Reserves Funds during the year totalled £8,331 in furtherance of the objectives of the Funds concerned.

Reserves Policy

Each year the trustees review the requirements for free reserves, which are those unrestricted funds not invested in fixed assets, designated for specific purposes or otherwise committed to ensure that the church can meet all its obligations.

As stated above, Free Reserves stand at all £31,198 (2024: £37,130). In reviewing its reserves requirement the trustees have decided that the charity needs to hold a level of free reserves equivalent to approximately three months' running costs of £54,000 (2024: £54,000), as advised by the Charity Commission. In addition, we need to hold reserves to cover emergency situations such as urgent property repairs. This gives flexibility to cover the need for adequate working capital, the ability to respond quickly to emergencies and to fund partly our planned programme of improvement to the fabric and facilities.

Given the Church's level of free reserves at the year-end, the Trustees consider that there are sufficient resources to continue for the foreseeable future. The Trustees identified no material uncertainties which would mean that the Church would be unable to operate for the foreseeable future.

7. Governance Issues

Church Committees

Church Council continued to exercise oversight over the work, issues and challenges of the various church committees through consideration of their minutes and any issues highlighted for the Council's attention.

Risk management

Risks and uncertainties

Four types of risk have been identified for our purpose, namely financial, operational, statutory, and legal and reputational. Risk monitoring and control procedures are in place to manage these types of risk. These procedures are continual and ongoing.

The main financial risk for the charity is financial sustainability. A key element in the management of financial risk is a regular review of available liquid funds to settle debts as they fall due, regular liaison with the bank and active management of debtors and creditors balances to ensure sufficient working capital by the charity.

The financial position is reviewed by Council, at each meeting, considering advice from the Finance Committee, which meets regularly to monitor and scrutinise the charity's financial performance against budget. If it proved to be necessary, or desirable, a Stewardship Campaign would be promoted.

Attention has also been focused on non-financial risks arising from Safeguarding, food hygiene, fire and health and safety of those who use the church's facilities.

These risks are managed by ensuring that we have up to date and robust policies and procedures in place, and regular awareness training for staff and volunteers working in these operational areas. The trustees keep the major risks to which the charity is exposed under active review. Responsibility for overseeing the management and proper operation of the charity's risk systems and risk policies is currently vested in the Finance and the Property and Fabric Committees.

All committees are required to prepare a risk assessment for each activity undertaken in the church's name, particularly where proposals might affect children, the church's reputation, or have financial implications. Steps are always taken to manage any risks (such as, for example, seeking to share the risk with others, insuring against the risk, strengthening internal financial controls, or not undertaking the activity). Health and safety, personnel procedures and office functions are reviewed on a regular basis. All committees are aware that for insurance purposes, the Church Council must be informed whenever any church sponsored activity takes place off-premises.

In light of the Covid pandemic, the trustees also reviewed other operational and business risks (including those to which the Fair Trade Shop were exposed), facing the charity, and believes that the measures which were taken to mitigate and control the significant risks were adequate and effective. Measures taken included, but were not limited to, regular risk assessments relating to access to, and use of, the shop premises, and the implementation of strict and frequent sanitisation controls. These controls remain in place and are regularly reviewed.

Operational risk is managed mainly through supporting only appropriately gifted, qualified and supervised Christian workers and volunteers who fill positions of pastoral responsibility.

Reputational risk is managed mainly through supporting only Christian workers who have been rigorously vetted and trained. In addition, the Church of England's Safeguarding Policy requires that all trustees, individuals involved in regular work

with children and young people, provide references and submit to a Disclosure and Barring Service (DBS) check. In addition, Church Council now require all trustees, staff, members of church committees and volunteers, where appropriate, to undergo formal Safeguarding Training.

Review of risks facing committees

The trustees confirm that they have ensured that regular risk assessments were done whenever the buildings and facilities were used, and in relation to all outside activities under the aegis of the Church Council. Each church committee is required to report annually to the Church Council on how they have managed the risks facing them.

8. People Appointments and Governance Committee (PAGC)

8.1 Overview

Along with our many volunteers and our premises, our staff team is a much-valued resource in the day-to-day operations of our Church. We employed two persons full-time during the year. In addition, we reluctantly carried one vacancy for a full-time (or a part-time) Youth Worker throughout the year, despite attempts to recruit someone suitable. Church Council will continue to liaise with the Diocesan's Youth Adviser to find a way forward. The Council would like to thank Hanna Rosser, Revd. Kirsty McGhee and Revd. Marian Trask for variously stepping into the breach temporarily to lead the youth work.

8.2 Staff

Operations Manager: The trustees thank our Operations Manager Siobhan for carrying the extra responsibility of managing and coordinating various elements of the church's business following Bryan's departure. Particular mention must be made of the way she represented the interest of the church in finalising the agreement with the Kent Chinese Christian Church for the use and hire of St Andrew's church and complex on Saturdays.

Children and Families Worker: We thank Hanna Rosser, our Children and Families Worker, for her excellent work not only continuing our extensive Children and Families activities but expanding them during the year. In addition, despite this not being her substantive role, Hanna continued our weekly Pathfinders youth club, the monthly Survivors sessions and more recently has set up a Chill-Zone for Mascalls students on Wednesday afternoon. We still carry a vacancy for a Part Time Youth Worker and the Diocesan advice is that these roles are particularly difficult to fill

as there is a national shortage of suitable youth workers. Church Council continues to keep this area of our work under active review.

8.3 Staff pay

The People, Appointments and Governance Committee reviewed the annual performance reviews on the monthly staff and were satisfied that everyone's performance was fairly assessed and fully met the requirements of their job.

Accordingly, on this basis, the Committee had no hesitation in endorsing the Finance Committee's recommendation to Church Council of a pay rise of 3.5% for both the Operations Manager and the Children's Worker. The Cleaner received 6.7% in accordance with the Real Living Wage, while the Organist's rate was increased by 5% in accordance with the Musicians Union scale, the rates for which have not been updated since May 2025. The pay rise for all staff was approved by Church Council at its January 2026 meeting.

8.4 Contribution made by Volunteers

The Vicar and Methodist Minister have helped co-ordinate and further the objectives of the charity. During the year, over one hundred volunteers from within and outside the church gave wide-ranging help across all the different aspects of the charity's work. Without all of this dedicated and committed work the charity would not be able to accomplish all that it does.

We are indebted to all the members of our congregation who share their gifts and skills with the wider body, and for the time and energy they commit to the ministry here.

8.5 The congregation

We welcomed a number of new and young families who joined us during the year. Paddock Wood continues to attract increasing numbers of newcomers as the rate of new housebuilding continues apace.

Last year's TAR highlighted the ageing profile of our congregation, and the urgent need to find new, younger, members to replace our long-serving volunteers. Despite the small growth in younger members, there has been no significant change since then in terms of an increase in the number of volunteers.

We are working on ways to involve some of the new members of the congregation, but family and work responsibilities still continue to be factors limiting the extent to which they are willing to commit the necessary time for involvement in church activities. Unfortunately, this is the picture across many other church congregations nationally.

9. Recruitment of new Vicar and Outlook

9.1 The Vacancy Group

In November 2024, Church Council established a Vacancy Group, the purpose of which was to support the wardens in overseeing and coordinating church activities during the lead in to, and throughout, the Vacancy period while we awaited the appointment of Bryan's successor.

The membership of the Group comprised: Sue Chalkley (Chair), Carl Warren, Ken Hesse, Kevin Dunn, Felicity Lusted, Peter Hungerford-Welch, Kirsty McGhee and Siobhan MacKay.

During 2025, the Vacancy Group, plus our Area Dean and Archdeacon, met monthly. The Group reported at every Church Council meeting its progress on a wide range of activities, including, but not limited to:

- Planning church services and guest preachers.
- Preparing the Parish Profile for the advert - a full church consultation about our future plans and the qualities we were seeking in our new Vicar, and organising a special Church Council meeting to discuss the results and to finalise the Parish Profile.
- Managing the entire recruitment process, from drafting and placing the adverts to coordinating the selection interviews.
- Planning the licensing service, induction and church welcome of the new incumbent Rev Mark Montgomery (held in January 2026).

A congregation meeting was held in April to consult, and discuss with, members future plans for recruiting Bryan's successor as Vicar. This ensured that suggestions and concerns voiced were taken into account in the subsequent deliberations of the Vacancy Group.

Throughout, the Group kept the church family informed and did their best to respond quickly to any concerns.

The Group was closed after submitting its final report to Church Council in January 2026.

The trustees would like to extend our thanks to all those members of the church family who worked hard to help make this process run smoothly.

This time of Vacancy brought us all closer together. We remain thankful to God for the way in which he led us throughout the entire process and for bringing Mark to be our new leader.

9.2. The Selection Interviews and outcome

Interviews for the new Vicar were held in September following a national advertisement. The person specification was drawn up after consultation with the whole church family and was published within the Parish Profile.

We were pleased with the good response to the advert, which was placed online on the Diocesan and the Church of England Pathways websites as well as Church Times.

A selection panel was convened, comprising the Archdeacon of Tonbridge, the Venerable Nick Cornell, Rev Kirsty McGhee (Methodist Minister), Peter Hungerford Welch (Reader at St Andrew's) and Sue Chalkley, Lay Chair of St Andrew's Church Council. The Diocese provided 'Addressing Bias' training prior to the shortlisting.

On the day before the board, candidates were welcomed by the wardens and provided with a tour of the church, the new vicarage and key facilities in Paddock Wood, to give them an appreciation of community life here. One day was set aside for interviews.

Following the interviews, the panel unanimously agreed that Mark (Montgomery) was the preferred candidate and was delighted that the Bishop agreed to appoint Mark as our next incumbent.

Mark joins St Andrew's with an impressive CV. He has 25 years' experience of full-time lay and ordained ministry in the Church of England, having come to faith as a teenager in the Methodist church. He gained his Bachelor of Theology at

Chester University, is a professionally qualified youth worker, has been published world-wide and has spoken at events across Europe on the topics of mission and youth work. Before joining St Andrew's, Mark led the church plant at Kings Hill - St Gabriel's.

Mark has held a number of teaching responsibilities throughout this time and currently teaches the 'Re-imagining Church' module for the Diocese of Rochester. We are delighted that God has called Mark to lead us into the next phase of our church life and we welcome him wholeheartedly.

9.3. Outlook and Challenges

The advent of a new leader will inevitably bring about changes in time, though early indications are that there will not be a change in direction in terms of sharing the gospel with the community, welcoming all who enter our doors, ministering to the sick and shut-ins, supporting charities working in the UK and abroad, supporting and encouraging families and helping young people navigate the challenges and pitfalls of navigating their teenage years.

Among the challenges we as trustees face are making the gospel message to a rapidly expanding, and increasingly diverse, community relevant to their everyday lives, extending hospitality to newcomers to the town, making them feel welcome and sometimes just being there for people in need of spiritual support. If we are to achieve our mission to make disciples of people, we will need to rely on more personnel within the church family willing to volunteer time and talent. This too will be challenging on account of increasingly fewer members being available, for example, to visit people at home and in hospital, to plan and implement new and relevant initiatives and to follow up on initial contact with newcomers.

Against this challenging background, the trustees are confident that as a church we will continue with God's help, to demonstrate our concern in tangible ways for those we support locally, as well as those in other countries with which we have traditional ties directly and indirectly.

10. Structure, Governance and Management

The Anglican and Methodist Church of St Andrew Paddock Wood, is a Local Ecumenical Partnership (LEP) of Anglican and Methodist church members in Paddock Wood. It was registered as an independent charitable Trust in September 2010. The trustees and the Church Council are the same body. The structure of the

Trust is set out in a New Framework Constitution agreed by the Charity Commissioners, The Church of England, The Methodist Church (and the URC and The Baptist Union) as well as Churches Together in England and Churches Together in Kent.

The governance of the Trust is set out in a Working Policies document and a Sharing of Buildings Agreement (both available on our website). The Charity is administered and managed by the Church Council, comprising:

- (a) ex-officio trustees, being the ministers of the LEP, the Curate, the Youth Worker and the Children and Families Worker;

- (b) up to sixteen elected Trustees elected at the Annual Congregational Meeting: four Wardens/Stewards, three Deanery Synod Representatives, and eight ordinary members. Wardens/Stewards are elected every year, but commit to serve for three years. Ordinary members serve for three years; and

- (c) up to four Co-opted trustees, appointed by the trustees, including one representative for Local Preachers/ Readers, one representative for Pastoral Assistants and two co-opted members. Co-opted members serve for up to one year until the next Annual Congregational Meeting.

Bryan chaired his last Church Council meeting in January. Since then, Rev McGhee and Sue Chalkley took turns in chairing all such subsequent meetings until the end of the year.

The newly elected Church Council takes office from the end of the Annual Congregational Meeting, which will be held on Sunday 26 April 2026 .

The induction and training of any new trustees takes place in a number of ways. First, each Trustee is given a Member's pack, the aim of which is to help them in their legal role as a Trustee. The pack (first introduced in April 2010, and updated annually), includes a copy of the LEP governing constitution, material on the meaning of Trusteeship, the duties of a Trustee, the marks of good governance, future meeting dates and topics and details of Church Council Committees and their Terms of Reference. The information in the pack is reviewed and updated annually. During 2024, an updated written version of the duties and responsibilities of trustees was issued, reflecting changes in the law and latest guidance from the Charity Commission.

Secondly, at the first meeting of the new Council, the Secretary gives a brief talk on the duties and responsibilities of trustees and fields questions on the workings, objectives, policies and procedures of the charity. Thirdly, the new trustee is

trained 'on the job' at trustees' meetings by observation and explanation by other trustees of the workings of the charity.

The Church Council meets every two months. Between Church Council meetings, the Standing Committee (comprising the Vicar, the Methodist Minister, the Church Council Secretary, the Treasurer and the Warden team) is able to make decisions on behalf of Church Council as necessary.

Work on furtherance of the Church's objectives and aims is carried out by a number of committees at the behest of the Church Council. These committees carry out detailed work and make recommendations to the Church Council for future action. During the year, the chair of each Committee makes a presentation to the Church Council on the work of their Committee and the issues and challenges facing them. All key decisions in relation to the Charity's strategy, direction, policies, finance, use of the Church's assets and major items of expenditure, remain the responsibility of the Church Council.

Although the charity cooperates with many other charitable organisations through the financial support that it gives and the work in which it is engaged, it has no structural relationships with other charities or parties.

11. Reference and administrative details of St Andrew

These are set out below:

Name of charity: The Anglican and Methodist Church of St Andrew, Paddock Wood

Registered Charity Number: 1137783

Registered Office: Maidstone Road, Paddock Wood, Kent TN12 6DZ

Trustees: The members of the Church Council are its Trustees for the purpose of charity law and throughout the report are collectively referred to as the Trustees and/or the Church Council.

In 2004 a motion was passed at the Annual Meeting whereby elected members of the Council would serve for 3 years. Clergy, Deanery Synod Representatives, Reader Representative, Pastoral Assistant Representative, the Youth Worker and the Children and Families Worker, are all ex-officio members of the Council i.e. they are Council members by right of their position.

During 2025, the names of the Trustees, their positions and the date their office expires, were:

Name	Role	Term ends/ed
The Revd Canon Bryan Knapp	Anglican Vicar - Joint Chair	(Ex officio - Retd. March 2025)
The Revd. Jane Braund	Methodist Superintendent	(Ex officio)
The Revd Kirsty McGhee	Methodist Minister – Joint Chair	(Ex officio)
Kevin Dunn	Church Warden	(March 2026)
Felicity Lusted	Methodist Steward	(March 2026)
Ken Hesse	Church Warden	(March 2026)
Brian Banks	Deanery Synod Representative	(March 2026)
Linda Hobbs	Deanery Synod Representative	(March 2026)
Sue Chalkley	Ordinary Member/Lay Chair	(March 2027)
Jean Saggars	Ordinary Member	(March 2027)
Peter Crouch	Ordinary Member/Treasurer	(March 2028)
Anita Fleming	Ordinary Member	(March 2028)
Hanna Rosser	Children and Families Worker	(Ex officio)
Keith Rosser	Ordinary Member	(Resigned March 2025)
Jacky Taylor	Ordinary Member	(March 2027)
Ron Taylor	Ordinary Member	(March 2026)
Carl Warren	Ordinary Member/Church Council Secretary	(March 2027)

Bankers:

HSBC Bank, plc, 105 Mount Pleasant Road, Tunbridge Wells, Kent TN1 1QP
 Unity Trust Bank, Nine Brindley Place, Birmingham B1 2HB

Independent Examiner: M N Jenks & Co Limited, Chartered Accountants,
 Commercial Road, Paddock Wood, Kent TN12 6DP

Operations Manager and Church Council Secretariat: Siobhan MacKay

Approved by the Church Council on 16 March 2026 and signed on their behalf by
 the Revd Kirsty McGhee (Chair)

Signed: 

Name: The Revd Kirsty McGhee

Date: 16 March 2026

APPENDIX

1. Our Vision: Ecumenical Vision Statement

As part of the Weald of Kent Methodist Circuit, we have adopted, along with the other churches in the circuit, a Circuit Vision statement. This reads:

In the light of the prayer of Christ “may they all be one...that the world may believe that you sent me...” (John.17:21) and the injunction to “spare no effort to make fast with bonds of peace the unity which the Spirit gives” (Ephesians 4:3), The Anglican and Methodist Church of St Andrew, Paddock Wood commits to express the visible unity of Christ’s Church, and to work as a united church:

in prayer,

in worship and ministry,

in making and nurturing Christian disciples,

in serving God’s mission in our neighbourhood and beyond,

while retaining the distinctive features of Methodism and Anglicanism

and maintaining our connections with other Anglican and Methodist bodies outside Paddock Wood.

Furthermore, our own Mission statement for the ministry here at St Andrew’s reads “Building a community of faith, to witness to the community at large”

Our Values and Aims

We seek as God’s Church, in Jesus’ name and through the power of the Holy Spirit to be:

Maturing in our Faith

Prayerful in all we do

Transformed by our worship

Reaching out to our town and the world

Excited by the opportunities to share our faith

A community where all are welcomed, cared for, and valued

INDEPENDENT EXAMINER'S REPORT TO

THE TRUSTEES OF THE ANGLICAN AND METHODIST CHURCH OF ST ANDREW, PADDOCK WOOD

I report on the financial statements of the Charity for the year ended 31 December 2025 set out on pages 2 to 20.

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 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

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

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 the seeking of 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 the matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

In connection with my examination, no material matters have come to my attention which gives me cause to believe that, in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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.

8 April 2026
72 Commercial Road
Paddock Wood, Tonbridge, Kent

T Lane
Director in MN Jenks & Co Limited

T Lane
Director in M N Jenks & Co Ltd
Chartered Accountants

THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW, PADDOCK WOOD

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2025

	Unrestricted Funds General	Designated	Restricted Income Funds	Revaluation	TOTAL Funds 2025	TOTAL Funds 2024
Notes on pages	12-13	5	6			
	£	£	£	£	£	£
Income and endowments from:						
Donations, Legacies and Grants	150426		7434	0	157860	169143
Charitable Activities	30464		0	0	30464	31157
Other Trading Activities	43245		16382	0	59627	46637
Investments	1632	443	42	0	2117	2497
Total	225767	443	23858	0	250068	249434
Expenditure on:						
Raising Funds	67		12097	0	12164	12450
Charitable Activities	281183	1000	20092	0	302275	288815
Total	281250	1000	32189	0	314439	301265
Net income/(expenditure)	-55483	-557	-8331	0	-64371	-51831
Transfers between funds	49551	-29407	3515	-23659	0	0
Other recognised gains/(losses):						
Gains/(losses) on revaluation of fixed assets for the Charity's own use	0	0	0	66048	66048	57137
Net movement in funds	-5932	-29964	-4816	42389	1677	5306
Reconciliation of funds:						
Total funds brought forward	37130	206675	26744	1078432	1348981	1343675
Total funds carried forward	31198	176711	21928	1120821	1350658	1348981

For Comparative figures for 2024 refer to Page 20

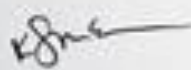
THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW, PADDOCK WOOD

BALANCE SHEET AT 31st DECEMBER 2025

	Notes on pages	2025 £	2024 £
FIXED ASSETS			
Tangible Assets	15	<u>1272756</u>	<u>1260795</u>
CURRENT ASSETS			
Stocks	15	4432	4075
Debtors	15	19857	28089
Short Term Deposits	15	44913	57809
Cash at Bank and in Hand	15	<u>31340</u>	<u>23556</u>
Total current assets		<u>100542</u>	<u>113529</u>
LIABILITIES			
Creditors: Amounts falling due within one year	15	<u>22640</u>	<u>25343</u>
NET CURRENT ASSETS		<u>77902</u>	<u>88186</u>
TOTAL NET ASSETS		<u>1350658</u>	<u>1348981</u>
FUNDS of the Charity	18-19		
Restricted income funds		21928	26744
Unrestricted Funds			
General Funds		31198	37130
Designated Funds		176711	206675
Revaluation Reserve		<u>1120821</u>	<u>1078432</u>
TOTAL FUNDS		<u>1350658</u>	<u>1348981</u>

The notes on pages 2 to 20 form part of these accounts.

Approved by the Church Council on 16th March 2026 and signed on its behalf by:



Rev'd Kirsty McGhee (Joint Chair)



Peter Crouch (Treasurer)

THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW, PADDOCK WOOD

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2025

	2025	2024
Cash Flows from Operating Activities		
Net Income/(Expenditure) for the year	-64371	-51831
Adjustments for:		
Depreciation of fixed assets	54087	52620
Interest received	-2117	-2497
Decrease/(Increase) in Stocks	-357	1005
Decrease/(Increase) in Debtors	8232	-5571
Increase/(Decrease) in Creditors	-2703	-1097
Net cash generated from operating activities	<u>-7229</u>	<u>-7371</u>
Cash flows from investing activities		
Purchase of equipment	0	-13559
Interest received	2117	2497
Net cash provided by(used in) investing activities	<u>2117</u>	<u>-11062</u>
Net increase/(decrease) in cash and cash equivalents	<u>-5112</u>	<u>-18433</u>
Cash and cash equivalents at beginning of the year	81365	99799
Cash and cash equivalents at end of the year	<u><u>76253</u></u>	<u><u>81366</u></u>
Components of cash and cash equivalents:		
Short Term Deposits	44913	57809
Cash at Bank and in Hand	31340	23556
	<u><u>76253</u></u>	<u><u>81365</u></u>

THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW, PADDOCK WOOD

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2025 - DESIGNATED FUNDS AND REVALUATION RESERVE

	Maintenance and Repair Funds	Fixed Assets Reserve	Mission Opportunity Fund	TOTAL Designated Funds 2025	TOTAL Designated Funds 2024	Revaluation Reserve	
Notes on pages	12-13		12-13			2025	2024
	£	£	£	£	£	£	£
Income and endowments from:							
Donations and Legacies	0	0	0	0	0	0	0
Charitable Activities		0	0	0	0	0	0
Other Trading Activities	0	0	0	0	0	0	0
Investments		0	0	0	477	0	0
Total	443	0	0	443	477	0	0
Expenditure on:							
Raising Funds	0	0	0	0	0	0	0
Charitable Activities	0	0	1000	1000	500	0	0
Total	0	0	1000	1000	500	0	0
Net income/(expenditure)	443	0	-1000	-557	-23	0	0
Transfers between funds	1020	-30427	0	-29407	-15586	-23659	-22454
Other recognised gains/(losses):							
Gains/(losses) on revaluation of fixed	0	0	0	0	0	66048	57137
Net movement in funds	1463	-30427	-1000	-29964	-15609	42389	34683
Reconciliation of funds:							
Total funds brought forward	21128	182363	3184	206675	222284	1078432	1043749
Total funds carried forward	22591	151936	2184	176711	206675	1120821	1078432

THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW, PADDOCK WOOD

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2025- RESTRICTED FUNDS

	Shop	Other	TOTAL	TOTAL
	Restricted	Restricted	Restricted	Restricted
	Funds	Funds	Funds	Funds
	2025	2024		
Notes on pages	12-13	12-13		
Income and endowments from:	£	£	£	£
Donation, Legacies and Grants	273	7161	7434	8512
Charitable Activities			0	0
Other Trading Activities	16382		16382	15822
Investments	17	25	42	48
Total	16672	7186	23858	24382
Expenditure on:				
Raising Funds	12097		12097	12370
Charitable Activities	4800	15292	20092	12937
Total	16897	15292	32189	25307
Net income/(expenditure)	-225	-8106	-8331	-925
Transfers between funds		3515	3515	-9184
Net movement in funds	-225	-4591	-4816	-10109
Reconciliation of funds:				
Total funds brought forward	7227	19517	26744	36853
Total funds carried forward	7002	14926	21928	26744

Further breakdown of Restricted funds is shown on page 18

THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW, PADDOCK WOOD
Charity Number 1137783

Notes forming part of the financial statements for the year ended 31st December 2025

ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are set out below:

(a) Basis of Preparation and assessment of going concern

The financial statements have been prepared in accordance with the charity's Trust Deed, the Charities Act 2011, the Church Accounting Regulations 2006 and the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015), and the Charities SORP (FRS 102).

St Andrew's meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or replacement cost, unless otherwise stated in the relevant accounting policy notes.

The accounts include all transactions, assets and liabilities for which the Church Council is responsible in law. They do not include the accounts of Church groups that owe their main affiliation to another body, or those that are informal gatherings of church members.

Given the Church's level of free reserves at the year end, the Trustees consider that there are adequate resources to continue for the foreseeable future. Accordingly, the financial statements have been prepared on a going concern basis.

7 (b) Income recognition

All income is recognised in the Statement of Financial Activities (SOFA) when there is evidence that the Church Council is entitled to the income, any performance conditions attached to the items of income have been met, it is more likely than not that the income will be received, and the monetary value can be measured reliably. Details of individual sources of income and the basis on which each source is included are set out below:

(c) Offsetting

There has been no offsetting of assets and liabilities or income and expenses unless required or permitted by the FRS 102 SORP or FRS 102.

(d) Donations and Legacies

Collections are recognised when received by or on behalf of the Church Council.

Collections made by the church on behalf of another charity are excluded from the accounts, where the church acts as an agent in such situations.

Planned giving receivable under Gift Aid is recognised when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised. Claims have not been made on receipts from donors who are no longer liable to pay income tax. This income is shown separately.

Income from Government and other Grants and Donations

Grants are recognized when there is reasonable assurance that the charity will comply with the conditions attaching to the grant and the grant will be received.

Grants do not need to be applied for at the reporting date in order to be booked in the accounts, as long as there is reasonable assurance that the grant claim will be successful and relate to the period in question. In accordance with FRS 102 (section 24), the accrual model has been chosen as the accounting policy for the purpose of recognizing government grant income.

Where a grant is received specifically to assist in financing a tangible fixed asset, a Designated fund is created equivalent to the amount of the grant and released to match the depreciation charged over the useful life of the tangible fixed asset. The amount not yet released in this way is carried forward on the balance sheet.

In the case of a donation, entitlement usually arises immediately on its receipt.

Legacies to the Church Council are accounted for as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

(e) Charitable activities

Parochial Fees due to the Church Council for funerals, weddings, banns, etc. are recognised when received.

Sales of Christian books and Bible reading notes from the Fair Trade Shop are accounted for gross.

Income from Halls lettings for church purposes is recognised when the rental is due.

Events - Funds raised by the St Andrew's Day Event, the Harvest Supper, Children and Youth events and similar events are accounted for gross.

Gifts in kind are brought into the accounts at cost or estimated value to the Church Council. Individual gifts with a cost or value of less than £1,000 are recognised and written off in the same period in which they are received. No amounts are included in the financial statements for services donated by volunteers.

Unrealised gains or losses are accounted for on revaluation of land and buildings at the end of each year and shown on the face of the SOFA in accordance with the Charities SORP (FRS 102).

(f) Other Trading Activities

Sales of the Fair Trade Shop and Halls lettings for non-church purposes are recognised on a receivable basis.

(g) Interest Receivable from Investments

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity. This is normally upon notification of the interest paid or payable by the bank.

(h) Donated goods and services (Professional and Voluntary)

Donated goods to the Fair Trade Shop are not recognised because of the difficulty in arriving at a fair value for them.

Donated professional services are recognised as income when the charity has control over them, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and economic benefit can be measured reliably.

In accordance with the Charities SORP (FRS 102), the general volunteer time of members and friends of the church is not included in the accounts, but is described in the Trustees Annual Report.

(i) Expenditure and liabilities recognition and irrecoverable VAT

Liabilities are recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured with reasonable certainty.

Expenditure is classified under the following activity headings:

- Cost of raising funds comprise the costs of commercial trading, including goods bought in for resale in the Fair Trade Shop, and the cost of the envelope scheme.
- Expenditure on charitable activities includes Grants to several Christian charities in furtherance of the charity's objectives and their associated support costs.

Certain expenditure is directly attributable to specific activities and has been included in these cost categories. Certain other costs, which are attributable to more than one activity, are apportioned across both categories on a basis consistent with use of the resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

(j) Grants payable

Grants payable are payments made to third parties in furtherance of the charitable objectives of the charity. Provisions for grants payable are made when the Church Council decides on the recipients and the amounts when finalising the annual accounts. Recipients are not informed in advance.

(k) Denominational Pledge and Quota

From 2015 the Diocese includes the cost of ordained clergy in arriving at the requested Parish Pledged Offer. It is no longer collected separately. The cost of a curate is shared across the Diocese. The Church supports the local Methodist ministry through a quota contribution under a local ecumenical agreement. No part of these contributions was unpaid at 31st December 2025

(l) Allocation of Support Costs and Governance Costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice. Support costs are those functions that assist the work of the charity, but are not associated directly with charitable activities undertaken. Support costs include music and choir, organist, upkeep of services, and evangelism and outreach. Support costs including governance costs have been allocated to expenditure on charitable activities.

(m) Tangible fixed assets and depreciation

Individual fixed assets costing £1,000 or more are capitalised initially at historical cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

<u>Asset category</u>	<u>Annual rate</u>
Freehold land and Buildings	over the remainder of its useful life (31.12.25 32 years)
Furniture and Equipment	over 4 years
Solar Panels	over 10 years

Land and buildings

The church hall complex, built in 1997, is owned by the Church Council. The complex and contents were revalued on 29 September 2025 on the basis of the replacement cost of the building and contents, as calculated by the church insurers, Ecclesiastical Insurance Group plc, for insurance purposes. Depreciation on the complex and contents is calculated on the revalued amount so as to write off the asset, by equal annual instalments, over the remainder of its useful life (32 years).

Heritage and Other Tangible fixed Assets

The Church Council does not own the church building, which is vested in the Rochester Diocesan Board of Finance. Accordingly, the value of this heritage asset has not been brought into these accounts.

Other tangible fixed assets are included in the balance sheet at cost.

Depreciation, commencing in the year of purchase, is provided on a straight line basis over ten years for solar panels, and for other equipment used within the church premises, over 4 years. Individual items of equipment with a purchase price below £1,000 are normally written off when acquired.

Moveable church furnishings

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the Church Council, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the Church's Inventory which can be inspected at any reasonable time. For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the accounts. All expenditure incurred in the year on individual items under £1,000 is written off.

(n) Current assets

Debtors: Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Subsequently, they are measured at the cash or other consideration expected to be received. Prepayments are valued at the amount prepaid net of any trade discounts due.

Stocks held for sale have been valued at the lower of cost or net realisable value. Donated items of stock are not recognised in these accounts because of the difficulty in valuing them at fair value. Stocks of consumables have been valued at cost.

Short-term deposits include cash held on deposit with the CBF Church of England Deposit Fund, Rochester Diocesan Board of Finance or at the bank.

(o) Creditors and provisions for liabilities

Creditors are normally recognised at their settlement amount after allowing for any trade discounts due. A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW, PADDOCK WOOD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2025

Income and Endowments from:	General	Designated	Restricted	Total 2025	Total 2024
	£	£	£	£	£
Donations, Legacies and Grants					
Gift Aid Donations	86557		5073	91630	90073
Income Tax Recovered	21639		1278	22917	22521
Gift Aid Small Donations Scheme	1808			1808	2000
Regular giving not Gift-aided	19199			19199	18620
Legacies	0			0	6000
Collections (open plate)	3627			3627	5814
Contribution from Church Society	9777			9777	9514
Grants	0			0	6000
Other Donations and Grants	7819		1083	8902	8601
Total	150426	0	7434	157860	169143
Charitable Activities					
Weddings and Funerals	1865			1865	3052
Coffee Shop	2611			2611	2672
Solar Energy Cashback	5369			5369	5319
Halls	12245			12245	12656
Magazine sales and copying	3506			3506	2212
Children and Youth activities	3998			3998	4195
Events	620			620	286
Other	250			250	765
	30464	0	0	30464	31157
Other Trading Activities					
Hall Lettings and Church Hire	43245			43245	30815
Shop			16382	16382	15822
	43245	0	16382	59627	46637
Investments					
Interest earned on monies on deposit	1632	443	42	2117	2497
Total	225767	443	23858	250068	249434

THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW, PADDOCK WOOD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2025(Continued)

Expenditure on:	General Designated		Restricted	Total 2025	Total 2024
	£	£	£	£	£
Raising Funds					
Stewardship costs	67			67	80
Shop			12097	12097	12370
	<u>67</u>	<u>0</u>	<u>12097</u>	<u>12164</u>	<u>12450</u>
Charitable Activities					
Missionary and Charitable Giving (Note (vii) page 14)	10545	1000	14167	25712	23283
Ministry Diocesan Parish Share	57690			57690	60690
Weald of Kent Methodist Circuit	17535			17535	16540
Ministry expenses Clergy	1079			1079	4304
Vicar Recruitment	2356			2356	0
Children and Youth Workers	30930			30930	30724
Running, Maintenance and Equipment costs	15740		1838	17578	16394
Support Costs	13361		2385	15746	14375
Management and Administration	21714			21714	21322
Governance costs	278			278	185
Halls	44633		1702	46335	40528
Children and Youth	9084			9084	7740
Professional Fees	650			650	588
Events	1501			1501	120
Depreciation of Halls Complex	40509			40509	38445
Depreciation of Furniture and equipment	13578			13578	13577
	<u>281183</u>	<u>1000</u>	<u>20092</u>	<u>302275</u>	<u>288815</u>
Total Expenditure on Charitable Activities	<u>281250</u>	<u>1000</u>	<u>32189</u>	<u>314439</u>	<u>301265</u>

Notes:

- (i) During the year, the Church Council employed a cleaner, an operations manager, a Children and Families Worker and an Organist and Choir Leader, two of which were full-time.
- (ii) Employee Benefits - including amounts paid to Trustees detailed below
- | | | |
|---|---------|---------|
| Wages and salaries | £72,759 | £71,844 |
| Pension Costs (Defined contribution scheme) | £3,126 | £1,840 |
| Social Security Costs | £876 | £881 |
- Details of trustees' remuneration were as follows:
- | | | | |
|---|---------------|---------|---------|
| Hanna Rosser - engaged under a contract of employment : | Salary | £29,400 | £28,395 |
| | Pension Costs | £1,470 | £1,420 |
- The average headcount during the year was 4 (2024: 4). No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.
- (iii) Defined contribution pension scheme
- | | | |
|--|--------|--------|
| Amount of contributions recognised in the SOFA as an expense | £3,120 | £1,840 |
|--|--------|--------|
- The basis for allocating the liability and expense of the defined contribution scheme is pro rata to where the applicable salaries have been charged i.e. to General and Halls, both of which are Unrestricted Funds
- (iv) Governance Costs
- | | | |
|---|-------------|-------------|
| Costs of Council Meetings | £238 | 158 |
| Costs of Annual Congregational Church Meeting | £40 | 27 |
| Independent Examiner's Fees for the examination of the accounts | £650 | 588 |
| | <u>£928</u> | <u>£773</u> |
- (v) Trustees' Expenses - including costs reimbursed and paid direct to third parties
- There were claims from two trustees (2024: 2) for reimbursement of travel and hospitality expenses incurred in furtherance of the charity's objectives amounting to £220 (2024: £697) The trustees have no entitlement to salary or pension arising from their services to the Church Council.
- No other trustees received any payment for services supplied to the charity other than that disclosed above.
- (vi) The total amount donated to the charity by trustees, including related parties, during the year was £27,274 (2024 £25,654).

THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW, PADDOCK WOOD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2025(Continued)

	General	Designated	Restricted	Total 2025	Total 2024
(vii) Missionary and Charitable Giving					
Grants payable in furtherance of the Church's objectives	£	£	£	£	£
From General Funds					
Missionary					
Scripture Union (Hungary)	3515			3515	3778
Church Army	3515			3515	3778
Princess Basma Hospital	3515			3515	3778
	<u>10545</u>			<u>10545</u>	<u>11334</u>
Small donations					
Institutions	0			0	0
	<u>0</u>			<u>0</u>	<u>0</u>
	<u>10545</u>			<u>10545</u>	<u>11334</u>
From Mission Opportunity Fund					
Missionary					
Christian Aid - Myanmar Appeal		1000		1000	0
C4GP		0		0	500
		<u>1000</u>		<u>1000</u>	<u>500</u>
		<u>1000</u>		<u>1000</u>	<u>500</u>
From Restricted Funds					
Shop					
Grants to Relief and Development Agencies					
Shelter Box			600	600	0
Practical Action			600	600	625
Project Possible			600	600	625
Tools for Self Reliance			600	600	625
Mission Aviation Fellowship			600	600	625
			<u>3000</u>	<u>3000</u>	<u>2500</u>
Grants to Home Missions/other charities					
Community Store House			0	0	625
Hospice in the Weald			600	600	625
Kenward Trust			600	600	625
Porchlight			0	0	625
Crossways			600	600	0
			<u>1800</u>	<u>1800</u>	<u>2500</u>
			<u>4800</u>	<u>4800</u>	<u>5000</u>
Bereko Fund					
Support for the Church			3108	3108	3111
Projects			5719	5719	2734
			<u>8827</u>	<u>8827</u>	<u>5845</u>
Acts 2					
Individuals			540	540	604
Total Missionary and Charitable Giving	<u>10545</u>	<u>1000</u>	<u>14167</u>	<u>15167</u>	<u>23283</u>

THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW, PADDOCK WOOD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2025 (Continued)

TANGIBLE FIXED ASSETS	Freehold land and Buildings	Furniture and Equipment	Solar Panels	TOTAL
	£	£	£	£
Cost or Valuation				
At 1st January 2025	1736909	112914	27824	1877647
Revaluation	66048			66048
Additions during the year				0
At 31st December 2024	<u>1802957</u>	<u>112914</u>	<u>27824</u>	<u>1943695</u>
Depreciation				
At 1st January 2024	506662	82366	27824	616852
Charge for year	40509	13578		54087
At 31st December 2024	<u>547171</u>	<u>95944</u>	<u>27824</u>	<u>670939</u>
Net book value at				
31st December 2025	<u>1255786</u>	<u>16970</u>	<u>0</u>	<u>1272756</u>
31st December 2024	<u>1230247</u>	<u>30548</u>	<u>0</u>	<u>1260795</u>

Notes: (i) Freehold land and buildings comprise the halls complex in the church grounds.

The gross book value of this specialised property (including contents) at the date of these accounts is shown at replacement cost, having been revalued for insurance purposes on this basis on 29 September 2022 by the Council's insurers, Ecclesiastical Insurance Group plc.

(ii) On 29 September 2025 the Church Council's insurer, Ecclesiastical Insurance Group plc, valued the Consecrated buildings and halls complex as follows:

Buildings - Church and Hall	£6,879,000 (2024 £6,627,000)
Contents	£238,000 (2024 £229,000)

(iii) The carrying amount that would have been recognised had the assets been carried under the cost model was £151,936 (2024 £182,362)

	2025 £	2025 £	2024 £	2024 £
STOCKS				
Other Trading Activities - Shop				
Opening	3800		4700	
Added in year	10419		10723	
Expensed in year	<u>-10719</u>		<u>-11623</u>	
Closing		3500		3800
Other- Cleaning Materials and Palm Crosses				
Opening	275		380	
Added in year	1504		1039	
Expensed in year	<u>-847</u>		<u>-1144</u>	
Closing		932		275
		<u>4432</u>		<u>4075</u>
DEBTORS				
Trade Debtors		4221		4775
Prepayments and accrued income		<u>15636</u>		<u>23314</u>
		<u>19857</u>		<u>28089</u>
SHORT TERM DEPOSITS				
Diocese of Rochester		15801		15161
Central Board of Finance		<u>29112</u>		<u>42648</u>
		<u>44913</u>		<u>57809</u>
CASH AT BANKS AND IN HAND				
Short Term Deposit		1066		1049
Current and Cash		<u>30274</u>		<u>22507</u>
		<u>31340</u>		<u>23556</u>
LIABILITIES: Amounts Falling Due Within One Year				
Accruals for grants payable		16443		17369
Accruals and deferred income		3318		4550
Other creditors		<u>2879</u>		<u>3424</u>
		<u>22640</u>		<u>25343</u>

THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW, PADDOCK WOOD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2025
(Continued)

FUND DETAILS

Unrestricted

General

Parochial Fund - the main church account

Church Halls Fund: This comprises the revenues from Halls lettings, and the cost of maintaining the Halls.

Children and Youth Fund: Income and costs of running youth activities

Designated

Church Maintenance Reserve Fund: This was created as a fund for the financing of major church expenditure as and when that may occur (heating system, interior redecoration, carpeting, major organ repairs etc.)

Diocesan Church Repair Fund: Organised by the Diocese to assist parishes to make systematic and adequate provision for the prompt routine repair of churches and other buildings. In accordance with guidance from the Diocese, this fund has been treated as unrestricted.

Halls Maintenance Reserve Fund: Created out of the net revenues of the halls to meet the cost of maintaining the interior of the halls complex including furniture and equipment to a high standard of repair.

Diocesan Halls Repair Fund: This fund was created in 1997 from the balance on the Church Halls Reserve Fund, in a form similar to the Diocesan Church Repair Fund. It is intended to be used for the maintenance of the church halls complex.

Fixed Assets Reserve This represents the net book value of the fixed assets.

Revaluation Reserve This represents the cumulative gain on revaluations of the Halls complex less the amounts transferred to equate with the relevant depreciation charged.

Mission Opportunity Fund. This has been set up on the advice of the Archbishops' Council to enable the church to respond to specific and urgent projects. One fifth of the annual tithing is normally allocated to this fund and use of the fund is subject to the recommendations of the Mission Partners Support and Evangelism Committees.

Restricted

Fair Trade Shop Fund: The net income arising from the shop's trading activities is distributed by way of grants to a number of UK based charities operating at home and in developing countries.

Bereko Fund: Created during 2003, the funds were used for building a church and supporting the Ministry in Bereko, in the Diocese of Kondoa, Tanzania. The building was completed in 2011. Funds continue to be used in supporting the Ministry and Mission of the Parish and Community there.

Hong Kong Community Support Fund This is a grant from Local Government for the support for the Hong Kong Community in Paddock Wood.

Acts 2 Fund This Fund was created towards the end of 2008 to assist persons who are suffering hardship in the Parish. Grants are made at the discretion of the Vicar in consultation with a Nominated Trustee.

Kitchen Refurbishment Fund. A sum of £50,000 was received to enable the Halls Kitchen to be refurbished. The work has been completed and the balance remaining in the fund is being used for improvements in the Winter Hall and the Church.

Other includes the Ashburnham Fund and a Grant from the Benefact Trust towards the various equipment improvements.

Ashburnham Fund This is for those who could not afford the full cost of an Ashburnham weekend and is used to assist those who would not otherwise be able to attend.

Definitions: A **fund** is a pool of unexpended resources comprising money and other assets held in trust by the Church council. It may be an **unrestricted** fund to be spent on general purposes, at the Church Council's discretion which will include designated funds; or it may be a restricted fund. A **designated** fund is a fund set aside by the trustees out of unrestricted general funds for specific future purposes or projects. A **restricted** fund is a fund subject to specific trusts (e.g. by a letter from the donor at the time of gift, or by the terms of a public appeal). It may be a capital fund, which cannot be spent, but must be retained for the benefit of the Church, or it may be an income fund, which must be spent on the specified purpose(s) within a reasonable time.

Church Society – Funding

The Church Society, which is a national charity and has no organizational connection with St Andrew's, has for many years acted as trustees of the Paddock Wood Parochial Hall Trust, whose funds were intended to be used for evangelical purposes. Part of those funds was invested in a property at 3 Ashcroft Road, Paddock Wood, which over the years has been the designated accommodation for curates during their training with St Andrew's. During 2015, however, the trustees of the PWPHT reached agreement with the Diocese of Rochester for the purchase of the property at 3 Ashcroft Road, and the proceeds of the sale are being used to fund the cost of employing at St Andrew's, a Youth Worker, subject to conditions. The amount held by the Church Society at 31.12.24 was £140,345. The amount released by the PWPHT trustees during 2025, and shown in the accounts, was based on the actual cost (salary, pension contributions and travel) of employing the individuals concerned.

THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW, PADDOCK WOOD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2025(Continued)

SUMMARY OF MOVEMENTS ON ALL FUNDS FOR YEAR TO 31st DECEMBER 2025

BALANCE 31 Dec 24		INCOME	EXPENSES	TRANSFERS /GAINS	BALANCE 31 Dec 25
£	GENERAL FUNDS	£	£	£	£
33832	Parochial	173676	177208	-2670	27630
3174	Church Halls	46093	94956	49221	3532
124	Children and Youth	5998	9086	3000	36
<u>37130</u>	Totals for General Funds	<u>225767</u>	<u>281250</u>	<u>49551</u>	<u>31198</u>
	DESIGNATED FUNDS				
5354	Church Maintenance Reserve	57			5411
2323	Diocesan Church Repair	40			2363
2895	Halls Maintenance Reserve	41			2936
10556	Church Halls Repair Fund	305		1020	11881
182363	Fixed Assets Reserve			-30427	151936
3184	Mission Opportunity Fund		1000		2184
<u>206675</u>	Totals for Designated Funds	<u>443</u>	<u>1000</u>	<u>-29407</u>	<u>176711</u>
	RESTRICTED FUNDS				
7227	Fair Trade Shop	16672	16897		7002
4276	Bereko Fund	7186	9825	3515	5152
6612	Hong Kong Community Support		1387		5225
4089	Acts 2		540		3549
1790	Kitchen Refurbishment		1790		0
2750	Other		1750		1000
<u>26744</u>	Totals for Restricted Funds	<u>23858</u>	<u>32189</u>	<u>3515</u>	<u>21928</u>
1078432	REVALUATION RESERVE	66048		-23659	1120821
<u>1348981</u>	TOTALS FOR ALL FUNDS	<u>250068</u>	<u>314439</u>	<u>0</u>	<u>1350658</u>

The transfers were as follows:-

- Enabling church activities and donations in the year:-
 - £3,515 from Parochial to Bereko Fund
 - £3,000 from Parochial to Children and Youth
 - Setting aside funds for future repairs and maintenance and equipment to ensure sufficient funds are available to meet large expenditure items when necessary:-
 - £1,020 from Halls to Church Halls Repair Fund
 - Accounting adjustments between funds relating to fixed assets and depreciation so that reserves relating to fixed assets are not included as reserves available for distribution:-
 - £3,845 Fixed Assets to Parochial
 - £16,850 Fixed Assets to Halls
 - £23,659 Revaluation to Halls
 - £9,732 Fixed Assets to Halls
- Gain on Revaluation:-
£66,048 Church Halls

THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW, PADDOCK WOOD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2025 (Continued)

ANALYSIS OF NET ASSETS BY FUND AS AT 31st DECEMBER 2025

	General	Designated	Restricted	Revaluation	TOTAL 2025	TOTAL 2024
	£	£	£	£	£	£
Fixed Assets	<u> </u>	<u>151935</u>	<u> </u>	<u>1120821</u>	<u>1272756</u>	<u>1260795</u>
Current Assets						
Stocks	280		4152		4432	4075
Debtors / prepayments	18468		1389		19857	28089
Deposits	22704	20615	1594		44913	57809
Bank Accounts and Cash	<u>7488</u>	<u>4161</u>	<u>19691</u>	<u> </u>	<u>31340</u>	<u>23556</u>
	48940	24776	26826		100542	113529
Liabilities						
Amounts Falling Due Within One Year	17742		4898		22640	25343
Fund Balances 2025	31198	176711	21928	1120821	1350658	1348981
Fund Balances 2024	37130	206675	26744	1078432		1348981

THE ANGLICAN AND METHODIST CHURCH OF ST. ANDREW, PADDOCK WOOD

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2024

	Unrestricted Funds General	Designated	Restricted Income Funds	Revaluation	TOTAL Funds 2024	TOTAL Funds 2023
Notes on pages	12-13	5	6			
	£	£	£	£	£	£
Income and endowments from:						
Donations, Legacies and Grants	160631	0	8512	0	169143	222043
Charitable Activities	31157	0	0	0	31157	31154
Other Trading Activities	30815	0	15822	0	46637	51239
Investments	1972	477	48	0	2497	3711
Total	224575	477	24382	0	249434	308147
Expenditure on:						
Raising Funds	80	0	12370	0	12450	11064
Charitable Activities	275378	500	12937	0	288815	308307
Total	275458	500	25307	0	301265	319371
Net income/(expenditure)	-50883	-23	-925	0	-51831	-11224
Transfers between funds	47224	-15586	-9184	-22454	0	0
Other recognised gains/(losses):						
Gains/(losses) on revaluation of fixed assets for the Charity's own use	0	0	0	57137	57137	114274
Net movement in funds	-3659	-15609	-10109	34683	5306	103050
Reconciliation of funds:						
Total funds brought forward	40789	222284	36853	1043749	1343675	1240625
Total funds carried forward	37130	206675	26744	1078432	1348981	1343675

INDEPENDENT EXAMINER'S REPORT TO

THE TRUSTEES OF THE ANGLICAN AND METHODIST CHURCH OF ST ANDREW, PADDOCK WOOD

I report on the financial statements of the Charity for the year ended 31 December 2025 set out on pages 2 to 20.

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 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

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

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 the seeking of 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 the matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

In connection with my examination, no material matters have come to my attention which gives me cause to believe that, in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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.

8 April 2026
72 Commercial Road
Paddock Wood, Tonbridge, Kent

T Lane
Director in MN Jenks & Co Limited

T Lane
Director in M N Jenks & Co Ltd
Chartered Accountants