

Annual Report 2025

May 2026

St. Luke's Church, Ramsgate



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1 Introduction – Vicar's Report

“We loved you so much that we were delighted to share with you not only the gospel of God but our lives as well, because you had become so dear to us.” (1 Thessalonians 2:8)

The above was the verse of the year for 2025. God in Christ came to share our humanity, so that we might share his divinity and become children of God, part of a new family, the church. As part of that family, we come to share life with one another as we seek to serve Christ together and share his gospel with the world.

Over the past year, St. Luke's has grown as a community in sharing with one another. The Men's group, new in 2024, has continued to meet regularly and has been great at connecting and building friendships across the church and with those outside. Similarly, a new Women's group has been set up, which has helped to encourage and strengthen the bonds of friendship and spiritual encouragement. Cafe4All has continued to thrive with many new people from outside the church now joining us for refreshments and a chat on Thursday mornings, whilst Play and Praise continues to offer a gathering space and support for toddlers and their parents and carers.

In some areas, there has also been an increasing desire to share in the work of ministry. We have increased the number of teams leading our music each Sunday so that the load can be shared. There has been the development of a Prayer Ministry team, which has been able to start offering people the opportunity to be prayed with at the end of the service. Beth our curate was also ordained Priest at the end of June and we celebrated this new phase in her ministry with a Barbecue in the church field.

Another trend in the church is that we have welcomed a number of new babies! Beth joined in with this trend by giving birth to Nina, a beautiful baby girl in August.

Sharing the gospel with one another has also happened through a couple of major courses run in the autumn. In September and October, we ran the new Bible Course on Monday nights and Thursday evenings. This was a great success with around 40 people attending each week. This was followed up by the relaunch of our small groups as 'Life Groups,' places where Christians can share their lives with each other and encourage one another as they pray together and read God's word together. For those newer to the faith, we ran a pilot version of the new Christianity Explored course. This was done across three groups, one on a Monday night, one on a Thursday evening and one on a Sunday evening for teenagers. Fifteen people completed the course, and many are looking to continue with a confirmation course in early 2026, followed by a confirmation service at the end of February.

Sharing life also means sharing in the sadness of lost members. This year we lost both Ced and Jean Hann, who had been faithful, much loved and prominent members of the church since they joined the youth group in the 1950s. I also took a funeral for Joy Brenchley who had similarly played a key role in the church for much of her life and was a part of the same youth group. They will be greatly missed, but we give thanks that we were able to share our lives with them.

Through the year, work on our vision for 2030, Dare to Share, Dare to Grow, has been slowly progressing behind the scenes. The vision is to share one church building, St. George's, but to grow the number of worshipping communities and our work with young people.

We produced a flyer explaining the plans in some detail to church members. This was distributed in May at about the same time as our annual meetings and was also reported in the local press in a reasonably positive way, although the focus was inevitably on the plan to eventually close St. Luke's building.

The document suggested five workstreams: administration, buildings, communication and celebration, new worshipping communities and youth. In terms of administration the main task is to merge the St. George's and St. Luke's PCCs. We had some initial discussion about this at both PCCs and hope to move forward as quickly as possible in 2026. Andrew McMillan and Bruce Stokes have joined the group seeking to develop St. George's church building, so that St. Luke's is better represented and this group has started to draw up more detailed ideas of what kinds of developments are needed at St. George's. Peter Erlam has taken a lead in heading up the communication and celebration team and is beginning to put forward plans for celebrating St. Luke's 150th anniversary in October 2026. We had a visit from Sheila Porter this October to talk about Myriad, an organization that supports churches in setting up new worshipping communities. However, it became clear that we need to work harder to help people understand what these new worshipping communities might look like and how they might operate. Beth our pioneer curate will hopefully help to take us forward with this when she returns from maternity leave in summer 2026. Finally, we interviewed for the appointment of a youth worker in March, but neither of the two candidates who came for interview seemed to be a good match. Then, because the financial giving for the church had decreased and costs had risen at the start of 2025, we took the difficult decision that we could not afford to appoint a youth worker, even with the help offered by a Diocesan grant.

In addition to the five workstreams, we set up a regular prayer meeting from the summer focused on the vision. This is called, 'Dare to Pray' and occurs at St. George's on the third Saturday of each month. We often reflect on a passage, share what we think God is saying and pray for different aspects of the vision.

As we look back and look forward, we rejoice that we share in God's life as his church and hope that as we increasingly share our lives with each other we can become more effective at sharing the good news of Jesus with a lost world.

Paul Worledge
(Vicar, St. Luke's Ramsgate)

2 Parochial Church Council Report

2.1 Aims and Purposes

St Luke's Church PCC has the responsibility of co-operating with the incumbent, the Revd. Paul Worledge, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has responsibilities for the maintenance and management of the St. Luke's church building and church hall. The hall is situated next to the church building on St. Luke's Avenue, Ramsgate.

2.2 Objectives and Activities

The PCC through its various activities, seeks to demonstrate God's love to our local community, provide opportunities for people to explore the Christian faith and encourage those who are Christians to grow in discipleship. These aims are brought about through a culture that seeks to:

- Prayer to God as the source of our strength to live and grow in faith.
- Care for each other within our community and for those in the wider community.
- Share the word of God with one another and the wider world.

This all happens through our main Sunday Services, smaller gatherings and specific projects aimed at supporting different groups in the wider community. We maintain our main church building and halls, to provide safe and welcoming spaces both for our own activities, but also for other community groups or members who wish to hire them.

2.3 Achievements and Performance

2.3.1 Overview of Regular Activities

These were the regular weekly activities running during 2025

Sunday	11:00-12:00 Sunday Service, including groups for ages 0-14. With Livestream.
Monday	09:30-10:00 Daily Prayer (St. Luke's) Life Group in evening
Tuesday	09:30-10:00 Daily Prayer (St. George's) 09:30-11:30 Christ Church Toddlers in St. Luke's Hall Life Group in afternoon
Wednesday	Life group in the morning and Life group in the evening
Thursday	09:30-10:00 Daily Prayer (St. Luke's) 10:00-11:30 Café4All
Friday	10:00-11:30 Play and Praise (Parent and Toddler Group)
Saturday	09:30-10:00 Daily Prayer (St. George's)

There were also various social events run through the year, including a barn dance and magic evening organized by the men's group and a Light Party by the Social Events team. The men's group met monthly for social events and a new women's group was set up during the year.

We expanded the number of teams leading the music on Sundays and set up a prayer ministry team to offer prayer after the services.

The hall was regularly rented to slimming groups on a Tuesday and Thursday evenings and the Church to the Thanet Light Orchestra on Thursday evenings. A group run by the Probation Service for female ex-offenders was also run on Monday evenings. It was also rented by various groups through the year, mainly for children's parties.

2.3.2 Sunday Services: In-Person and Online

We continue to livestream our main 11am services and post the sermons as a separate video on our YouTube channel which reached over 254 subscribers by the end of 2025. These and other activities are advertised by a weekly email, which is sent out to 207 people each week. It is estimated that our worshipping community is 167 people (that is people who attend at least once a month or who are housebound and still in contact with the church).

The usual in-person attendance on a normal Sunday was 70 adults and 15 children. The figure for adults is in line with the number of adults attending in the years before Covid, but the number of children is about 50% of the number attending before Covid. It is also estimated that on average an additional 16 watch online each week, which would put the total number of adults attending, as higher than any year before Covid. It also needs to be noted that we now have a number of people attending who used to attend local churches which are now closed, suggesting overall decline in the local area.

The breakdown of the worshipping community by age is given in the table below:

Children (Age 0-10)	26 (16%)
Young People (Age 11-17)	14 (8%)
Adults (Age 18-69)	90 (54%) – This is skewed to the older end of the age range.
Adults (Age 70+)	37 (22%)

2.3.3 Pastoral Offices

In 2025, we had 5 baptisms, 2 marriages and 4 funerals linked with St. Luke's.

2.3.4 PCC Secretary Report

During 2025, 5 PCC meetings took place not including the APCM. The Standing Committee also met prior to each meeting to discuss pressing issues and to draft the agenda for the next PCC meeting. All meetings were quorate with, on average, 64% member attendance across the meetings, an increase of 7% when compared with the previous year and an increase of 2% when compared to the years before this.

Items discussed during the year.

Here are some of the items discussed during the meetings in 2025:

- 2030 Vision 'Dare to share, dare to grow. The PCC agreed to pursue the plan whilst accepting that some key elements need further consultation and approval.
- Merging 2 parishes, this discussion is part of the 2030 Vision plan.
- A new water heater was installed in the church.
- Decrease in income and a planned giving review.
- Partnering with Pilgrims Hospice to hold a Tree of love service, replacing the existing memorial service, in the lead up to Christmas.
- Recommendation about Fire Safety made by the Fire Service representative. This resulted in:
 - New smoke detection in the crypt
 - New fire alarm system in church and hall
 - Pink board to wooden floor in main church.
- New online accountancy software for treasurer
- Diocesan plan – 3 things to consider. It was agreed to focus on:
 1. St George's shared space
 2. New worshipping communities
 3. Youth work proposal

In 2025 we began to consider how to fulfil the vision from the Year of Discernment in 2024. Following the agreement to move forward into one shared space there are plans to be considered for Building alterations and how to merge two parishes into one. Although the nature of services will continue as they do now, it will mean major change for many people. We need to continue to trust in the Lord and look to the words of Jeremiah:

'For I know the plans I have for you', declares the Lord, 'plans to prosper you and not to harm you, plans to give you hope and a future.' (Jeremiah 29:11)

May we continue to trust God to make the ways clear and may He continue to bless us all.

Alison Hawthorn (PCC Member)

2.3.5 Specific reports from some of our ministries

Cafe4All

John 13: 34-35 says:

“A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another. By this all people will know that you are my disciples, if you have love for one another.”

We praise and thank our Lord for the generous efforts of everyone on the Cafe 4 All team who serve giving their time and produce the tasty offerings which make St Luke's church such a warm & welcoming place each Thursday morning. Even more importantly it's about listening and making connections with others. It's also about serving and reflecting God's 'Love 4 All' at Cafe 4 All.

During the year it's been especially noticeable how the Cafe 4 All team have supported each other in different ways including prayers, stepping in to cover when needed etc.

In 2025 we have seen growth in the numbers attending with as many as 65 people at the last Cafe 4 All in December when Bruce and Lois led the Carol singing. It's been especially encouraging to see an increase of people attending from the local community some of whom have followed on by wanting to know more God's Word. At different times in the year, we have linked up with other groups such as the local councillors' monthly surgeries. We have been able to welcome people arriving for other meetings, either during or following on from Cafe 4 All, such as those attending the Bible course or the Christianity Explored Course. It was wonderful to welcome Audrey Tucker on her Birthday in August and also great to know that savouries, pastries and cakes were sometimes taken by those visiting members of our church family either at home or in their care setting.

In September, Emily who has made the bread for some time went off to study, so we offer our thanks and best wishes. We also raised over £200 for the MacMillan Cancer Charity.

Some of the donations given at Cafe 4 All - paid for a new electric water heater serving the kitchenette and toilet areas in church. Finally, our thanks go to everyone who has attended Cafe 4 All, so many people connecting, listening and sharing.

Andrew McMillan

Play and Praise

2025 has been another busy year with toddler group. We have had good number attending every week with 10-17 little ones and 10-12 parents, carers/ childminders. We welcome the families from 10am with a wide range of activities for 0-5 year olds. There is Tom, Claire, Jean, Grace, Beth and myself who interact with the children and adults, playing and doing a craft which is based on a bible story with the children and sometimes being a listening ear or just adult conversation with the grown ups. Around 11am everyone joins in song time with Tom, which the children really enjoy and most of the adults do too. Claire will tell the bible story to the craft they have done, and end with the play and praise prayer. After, we serve healthy snacks and a range of

dairy free snacks due to the growing number of children with allergies. We provide a hot drink, crisps and a biscuit for the grown ups to enjoy while the kids have their snack time.

Tonya Curry

Sparklers

In our Sparklers group, we begin each session with a lively welcome song that helps the children greet their friends and learn one another's names. Together, we explore Bible stories through songs, storytelling, and simple role play, making the themes come alive in fun and accessible ways. Each week, the children enjoy a craft or game that links to the story they've discovered, helping them reflect and engage.

We end our time by giving the children space to pray for anything on their hearts, followed by free play where they can relax and spend time with their friends. Many friendships have grown through these sessions, and the children really enjoy the warm, social atmosphere.

Lauren Meyrick

Sunday Club

Sunday Club gathers in the church hall most weeks during the Sunday morning service and is for children from years 1 – 6 at primary school. We usually have a group of around 6-9 children, although it varies from week to week. The group sit together looking at a bible passage using Mustard Seed material before moving to tables for craft using the weeks activity sheet. This reinforces what was taught during the lesson and allows time for building up relationships between the children, leaders and any parents who have joined the session.

Mustard Seed material covers a wide variety of books from the bible and is written in a way that engages the children. We often finish with prayer and around October, a prayer scrap book was introduced, inviting the children to add brief prayer requests written on post-it notes.

Later in the year, Jonathan put together a Sunday Club Newsletter, for parents and carers. Our sponsored boy, John from the Philippines, was highlighted, as Sunday Club help to support him by bringing their pennies but often forget! He is prayed for most weeks, and his letters are read out and enjoyed.

After Easter, Tina stepped down from leading Sunday Club as more help was needed in Sparklers. Sunday Club is now led by Terry, Jonathan & Willow with help from Rachel Patterson some weeks. The routine for leading has a three-week pattern with leading, helping and having a week off.

Special thanks to Tina for all her help with Sunday Club; Jonathan & Terry for excellent leading and Rachel for joining the team as a helper.

Extra thanks to Terry for setting up and packing up the hall week in week out. Also, to James for printing out activity sheets & packs so willingly and efficiently. It is very much appreciated!

Thanks be to God for his continued work in the lives of our young people at St Lukes and may it continue this year.

Willow Whybrow

Pathfinders

Pathfinders 2025 has been going really well. Although we have around 10 youngsters, we very rarely have more than 4-5 in any one week. Everyone has their own youth bible which is kept in the Perry Room. We have covered a lot of Matthew's Gospel this year digging deeper into passages. We explored parables and how they interpreted them and got them to write a parable together to discuss how Jesus does his teachings. One session we asked the youngsters to decorate biscuits and take them into church to share with the congregation. We tried the Swedish method, but the youngsters had to be really encouraged to find a light bulb moment and just copied from each other! When we came back in September we started a prayer rainbow and back to Matthew encouraging prayer: get to point prayer, praying for our enemies, keeping your promises and making time for Jesus every day. When we only have 1 or 2 youngsters we play Jenga with Christian questions on every block removed or the game of life cards, also Christian related.

Tonya Curry

Men's Group

After our launch in September 2024, this year was our first full year. The stated purpose is for *men to get to know each other, and to enjoy food and activities each month.*

Not all of our members are Sunday church attenders, although quite a few have come to the group through the weekly *Cafe4All*. The seasons dictate what we do to some extent, but this year we had three tournaments (10-pin bowling, pool and lawn bowls), a very interesting visit to the lifeboat station, a discussion about the controversial film *The Salt Path*, and a great BBQ to end the summer season. We also organised a Country Dancing evening and a Magic Night for women and young people to join us.

The aims have been realised well with good attendances around the 20-mark providing the church with a growing fringe. My thanks as ever to the organising team - Peter Erlam, Trevor Kenney and Mike Turner.



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Bruce Stokes

Women's Care and Share Group

'Share and Care' was established in May 2025 with the view that it might encourage the women in St. Luke's and St. George's to get to know one another better and to support one another in our Christian lives. From the start we have sought to encourage women to use their own initiative to suggest, plan for, and invite others to various events and the group has gone from strength to strength. We now have 40 members plugged into WhatsApp. There have been lots of opportunities to "plug in" including coffee mornings, picnics, walks, afternoon teas, book appreciation, lending and borrowing, as well as regular words of encouragement from various people and prayer requests from many.

We have got to know each other much better, and we can learn so much from each other's stories. Many people have been comforted knowing that someone else is praying for them and others have just felt they are part of something that is valuable, especially when it comes to practical things like borrowing camping equipment, baby gates and highchairs!

As the weather improves in spring and summer, we look forward to lots more activities being arranged. Forward planning includes an away day/retreat (date to be announced) and a trip to the theatre in May. Spontaneous coffee dates are always welcome! Hopefully there will be sunny days in the park or on the beach, barbecues, etc. during the school holidays.

Any woman who considers themselves a member of St. Luke's or St. George's is welcome to join in. Just pass on your phone number and you can be added.

Dreams for the future would include a regular prayer meeting where we could pray together for issues relating to family life especially. Also "Emmaus walks" where we take a walk with two or three others and discuss a scripture. Prayer triplets - there are already a few in operation. And encouraging everyone to be part of a life group during the week.

Brenda Clarke

Life Groups

Monday Evening Life Group

Every Monday evening, between six and nine of us meet together to enjoy each other's company, read and discuss the Bible, share genuine fellowship and pray for each other's needs.

At the moment we are looking at women in the New Testament and understanding more about how Jesus elevated the importance of women far above that which the society was familiar with. Prior to this series, we looked at brothers in the Old Testament, and saw how sibling rivalry played out, and how some resulted in unexpected instances of forgiveness. The series ended with looking at the parable of the father with two sons in Luke 15, and how that contained many references to the stories in the Old Testament.

There is a definite approach towards seeing how what we read, can have an impact on the lives that we lead. The Bible is not just a source of academic information, but a source for direction, encouragement and solace. In recent weeks, two more have joined our evenings, and we would encourage you all to join a life group or even consider starting your own.

Brenda Clarke

Wednesday Morning Life Group

Our Life Group now has seven regular members who meet weekly to study God's Word and pray together. We expand on the previous Sunday sermon or choose our own Bible passage to study. Every member of the group has successfully led a session and gained confidence as a result. We use different translations of the Bible, plus study bibles to help our understanding.

Several group members have suffered bereavements, and all have family or friends who are grieving the loss of a loved one. Many have personal health problems which have sometimes prevented them from joining group meetings in person. Throughout these difficult times, we have been able to encourage, help and sustain each other through much prayer, sharing God's Word guided by the Holy Spirit and practical loving support.

We keep in touch via our WhatsApp group to share prayer requests for our families, friends and neighbours, and to praise God for His wonderful compassion, grace and mercy to us all, and pray His Holy Spirit will continue to guide us and help us to grow closer to Him and to one another.

We pray God will enable us to be bold and use the opportunities He gives us to share our faith with others. We feel more and more, the desire to praise and thank God for everything throughout each day, to be still, listen and wait on Him so our prayers and actions are only those that are in accordance with His will.

We believe that Jesus longs for our complete love for Him; what He is lives in 'me', all the Fruit of the Spirit lives in 'me', Jesus says 'I AM'. Only Jesus can draw out of us that perfect love, so tender, so gentle, so beautiful - that no human being can have.

TRUST AND OBEY "Trust in the LORD with all your heart and do not lean on your own understanding. In all your ways acknowledge Him, and He will make straight your paths," (Proverbs 3:5,6 ESV)

" But seek ye first the Kingdom of God, and His righteousness; and all these things shall be added unto you." (Matthew 6:33 KJV)

Vanessa Shingles

2.4 Financial Review of 2025

Total income for the year of £113,704 was £5,368 more than last year (2024: £108,336), see Note 2. This was mainly due to receiving a £4,554 legacy in 2025, but no legacies in 2024.

Total expenditure of £113,715 was £4,123 less than last year (2024: £117,838) see Note 3. This was partly due to not paying the full Parish Share (we were £16,324.87 short).

Following a fire inspection, it became evident that fire alarms and other fire precautions needed to take place in order for the hall and church to carry on running. This resulted in an additional running expense of £3,270 for each building, which was funded from the Capital fund. It is hoped that going forward the running expenses of the fire precautions will be reduced, compared to the initial precautions that were required.

The full financial statements accompany this report.

Our designated funds are:

Capital, Hall, Social, Café 4 All and Play and Praise. The Capital fund is where we put any legacies received, with the aim of using any monies received for capital projects. The Hall fund is where all income and expenditure, purely relating to the Hall, are kept. The Social Fund, where monies collected at social events is held, will be used to help fund future events.

The Café 4 All Fund is for the outreach coffee morning we hold each Thursday. Any donations received towards the refreshments is held in the Café 4 All Fund and will be used, where necessary, for posters, replacing coffee machines etc.

The Play & Praise group is held on a Friday morning and is a self-sufficient pre-school group. Any monies collected can be used to purchase items that are beneficial to the group, such as Advent calendars and easter eggs.

If required, the designated funds could be utilized, if the general fund required it, and two of them, do indeed, form part of our reserve policy.

We hold a number of restricted Mission funds; this is where donations are collected for different Missions throughout the year. The money in these funds as at the end of December are forwarded to the relevant missions each year.

Royal Harbour Outreach was set up to start a new initiative at the harbour. Unfortunately, the pioneer of the initiative passed away before the project could take off. Talks are ongoing as to what will happen to this fund in the future.

General Fund

This fund includes all transactions concerned with the day to day running of the church, church building, the cost of running services, outreach and both adult and child training. The largest commitment is the Parish

Share, paid to Canterbury Diocese to cover the cost of our vicar and the cost of training curates across the Diocese, along with various other Diocesan expenses and initiatives.

To increase giving to St Luke's a commitment Sunday is held annually towards the end of the year. However, this year we also held one slightly earlier in the year. This is an opportunity for people to consider their support to the church in the coming year, both in action and financially. The response allows for an accurate budget to be prepared for the following year and is crucial for informing decisions made by the PCC.

Hall Fund

The Hall has had more bookings this year, than last, however the electricity cost of the hall was much higher in 2025 due to electric heaters being installed to replace the old gas heaters. The running of the electric heaters is much higher than the old gas heaters.

Donations

A number of one-off donations were made by some individuals towards the day to day running of the church. These were mainly received as part of our commitment Sunday. They included a number of £100 donations, as well as a couple of £500 donations and a very generous £5,000 donation.

Nicky Galer
(Treasurer to the PCC)

2.5 Finance Projections for 2026

After preparation of a budget, it is anticipated that we are facing a deficit of £28,000 for 2026 which is similar to last years projection, so will again affect our ability to meet the Parish Share. We are currently awaiting the Parish Share requirement for 2026. The deficit will need to be covered, as much as possible through extra donations or increased regular giving. To reduce the deficit the PCC will continue to consider cost saving strategies and keep finances on the agenda at all PCC meetings.

The income budget for 2026 will not be sufficient to meet all church running costs and pay the Parish Share. The Diocese are aware of this and have agreed to us remaining an active church, while not paying the full Parish Share. All other liabilities should still be met in full.

Longer term, we are looking to make cost savings on administration and buildings. This is via our Dare to Grow, Dare to Share vision 2030 vision which aims to bring St. Luke's and St. George's together as a unified parish. We will set up an efficient administration and decision-making system. It will also involve developing St. George's as a shared space for use by both congregations, working with architects and builders on design and planning and source funding through the sale of buildings, grants and fundraising. It is hoped that this process will commence with the joining of the two PCCs during 2026.

Please continue to pray about the financial needs of St Luke's and our individual response to this need. If you are a tax payer, please remember to sign a Gift Aid Declaration and ensure that any gifts you make are

identifiable by putting your name on the slip available with giving envelopes. Tax reclaims increase giving without further cost to donors. Donations can be made via BACS, but please do advise the treasurer if the gift is for any other purpose than the General Fund. Donations can also be made via the Parish Giving Scheme, as long as the donation is towards the General Fund. Please also remember to look at Give as you Live or [easyfundraising](#). These are schemes where the church receives a donation when you make online purchases. Please look at their websites or apps and consider using these schemes when making purchases.

If you have any questions about church finance, please do not hesitate to ask.

Nicky Galer
(Treasurer to the PCC)

2.6 Reserves Policy

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made assessment for a period of at least one year from the date of approval of the financial statements. The Trustees have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

It is considered good practice to have sufficient reserves to cope with variable cash flows and to ensure all liabilities are met when due. Based on 2025 expenditure we would hope to have reserves of approximately £25,000. The year-end balance was £27,296, however it must be noted that the figure was only achieved by holding back £16,324.87 of the Parish Share.

Nicky Galer
(Treasurer to the PCC)

2.7 Structure, governance and management

2.7.1 The Role and Work of the PCC

The PCC is the Parochial Church Council of St. Luke's church. Members include the vicar and those elected at the Annual Parochial Church Meeting by those who are on the church electoral roll. It has responsibility to oversee the running of church life and the church's mission in collaboration with the vicar and has a legal responsibility to oversee the upkeep of the church buildings and the running of the church finances.

Clergy licensed to the parish are automatically on the PCC. Church Wardens are elected annually and automatically become members of the PCC. Deanery Synod representatives are elected to Deanery Synod every three years (the next Deanery Synod election is in 2026), unless there is a vacancy, in which case they

are elected until the next Deanery Synod election. They are also automatically part of the PCC. At least 1/3 of members elected to the PCC must be elected at the APCM each year and anyone who has not been elected at the last two APCMs needs to be re-elected to continue on the PCC.

The PCC has a standing committee consisting of the Incumbent, Secretary, Treasurer and Wardens. This group can meet to make decisions on behalf of the PCC when decisions need to be made quickly and plans the PCC agenda.

2.7.2 PCC Policies

As well as setting a budget each year, the PCC annually reviews a number of policies to ensure that we are meeting our legal responsibilities to care for the people who we work with. These include:

- Conflict of Interest Policy
- Complaints Procedure
- Financial Risk Assessment Policy
- Legacy Policy
- Health and Safety Policy
- EET or PAT testing policy
- Parish Safeguarding Policy
- Data Protection Policy
- Volunteer Recruitment Policy
- Recruitment of Ex-Offenders
- Employee policies: Grievance Procedure, Short-Term sickness or absence

These can be accessed online at: <http://www.stlukesramsgate.org/policies.html>

2.7.3 Finance Personnel

The PCC appoints its Treasurer at the first meeting after the Annual Church Parochial Meeting (APCM). The PCC Treasurer is Mrs Nicky Galer. The PCC has a Bank Mandate which confirms the signatories to the accounts and this stipulates that two signatures are required at all times. In addition, other personnel have been appointed to assist the smooth running of the finances. These include a Hall Manager; responsible for bookings and collection of rents for the church hall. A Utilities Manager; who oversees the utility bills (currently being carried out by the treasurer). A Banker; who collects all money and pays it to the bank (currently being carried out by the treasurer). A Second Authoriser; chosen from the PCC to check and confirm all electronic payments. Additionally, nominated people have been chosen to maintain the petty cash accounts that are held within the various church groups.

2.9 Administrative Information

2.9.1 Basic Information

St Luke's Church is situated on the corner of Hollicondane Road and St Luke's Avenue, Ramsgate. It is part of the Deanery of Thanet, in the Diocese of Canterbury, within the Church of England.

The Parochial Church Council was registered with the Charity Commission on 25th October, 2010. Registration No: 1138535. There is a requirement to upload financial information with the Annual Report to the Charity Commission website each year.

Church Office: (10am-2pm, Tuesdays, Thursdays and Fridays).

Bankers:

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

CCLA Investment Management Ltd., The CBF Church of England Funds, 80 Cheapside, LONDON, EC2V 6DZ

Independent Examiner: Alex Finlow FCA 5 Wear Bay Road, Folkestone, Kent, CT19 6AT

2.9.2 PCC Membership

Here is the membership:

Licensed Clergy: Rev. Paul Worledge (Chair, Incumbent)
 Rev. Beth Keenan

Wardens Mr. Andrew McMillan (Elected May 2024 and 2025)
 Mrs. Brenda Walters-Erlam (Until May 2025)

Representatives on the Deanery Synod:

Mr. Mike Turner (Elected May 2022, stood down May 2025)
Mrs. Alison Hawthorn (Elected May 2022, stood down May 2025)
Vacant (From May 2025)
Vacant (From May 2025)

Elected members:

Mrs. Audrey Tucker (Until May 2025)
Mr. Christopher Bissett (Until May 2025)

Mr. James Patterson (Elected May 2023)
Mrs. Willow Whybrow (Elected May 2023)
Mrs. Pamela Elmes (Elected May 2023)

Mrs. Pauline Emptage (Elected May 2024)
Mrs. Tonya Curry (Elected May 2024)

Mr. George Leonard (Elected May 2024)

Mr. Mike Turner (Elected May 2025)

Mrs. Alison Hawthorn (Appointed at PCC Meeting November 2025)

Mr. David Perkins (Elected May 2025)

Co-Opted Members

Mrs. Nicky Galer (Treasurer)

Vacant (Secretary)

In addition, The PCC also appointed the following officers:

Parish Safeguarding Coordinator: Pauline Emptage

Electoral Roll Officer: James Patterson

Parish Disclosure Officer: James Patterson

Health and Safety Officers: David Perkins and *vacant*

Cheque Signatories: Nicky Galer, Paul Worledge, Andrew McMillan, Mike Turner

Online authorization of payments: Nicky Galer and Mike Turner

2.9.3 Electoral Roll Report (2025)

In 2025 we had a complete refresh of the electoral roll and everyone had to reapply. Last year, the roll stood at 103. The new electoral roll now stands at 82. Of the 82 on the 2025 electoral roll 21 live in the parish, down from 34 last year.

James Patterson (Electoral Roll Officer)

2.9.4 Staffing

The PCC employs 4 part-time staff:

- Cleaner for Hall and Church (5 hours per week): Caroline Perkins
- Administrator (9 hours per week): James Patterson (Shared with St. George's)
- Bookings Manager and Gardener (8 hours a week): Becky Wing (shared with St. George's)
- Maintenance Worker (4 hours a week): Shaun Hibbert (shared with St. George's)

2.10 Fabric Report

“Therefore, everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock. But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash.”” (Matthew 7: 24-27)

Our buildings, from the highest parts to the foundations provide an important meeting place and are important focal points for the surrounding community. However, Jesus is our foundation and our rock and it's God's Word which best equips His builders to build up people who are the body of the church. We need another church warden and others to help with God's work so please pray and think how each of us can help.

I want to start this report by placing emphasis that it remains essential to continue to monitor and maintain St Luke's Church & Hall until such times as the future plans are realised in line with our agreed Vision 2030.

During 2025

Fire safety works have been a major part of the works carried out, Andrew Gillham continued to help myself with these necessary works. Thanks go to him and also to Shaun & Becky for all they do to maintain our building and grounds often going above and beyond for which we are grateful. Other work carried out during the year include:

- Maintenance and annual servicing for Emergency lights and fire extinguishers
- Hall serving hatch updated to current fire safety standards
- Fire alarm systems have been fitted in the church and church hall.
- Fire resistant boarding has been fitted to provide compartmentalisation between the crypt area where the electric input switches are located and the main church in the area of the kitchenette and toilets.
- The door on the North side of church has been brought back into operation as an additional emergency exit, including making and installing a new step, which now allows us to conform to fire risk assessment and regulations in terms of the number of people using the church at any time.
- emergency lights units have been replaced in the church hall.
- Warden & Welcomers completed Fire Safety Roles Training with Brenda Erlam and myself.
- Gas heaters and boilers in the church and hall have been serviced / replaced. The church boilers are nearing the end of their serviceable use and it was necessary to use 2nd hand parts.
- PAT testing - Shaun and myself have both completed training. A 2nd hand PAT tester was donated to St Luke's and PAT testing started, however the tester is currently broken so we await a repair.
- New taps fitted in the ladies toilets in the church hall
- Tree work was completed.
- Costs of maintenance and disposal of waste have increased putting pressure on our limited financial resources.

The church hall could benefit from some developments to modernise the toilets and kitchen areas, however it's also important that make the best of what we have for now.

Andrew McMillan (Churchwarden)

The 2025 set of reports were approved at the PCC meeting on 15/4/26.

A handwritten signature in black ink, appearing to read 'P. Worledge', written in a cursive style.

Rev. Paul Worledge
(Vicar, St. Luke's and Chair of St. Luke's PCC)

3 Independent Examiner's Report

Independent Examiner's Report to the Parochial Church Council For the year ended 31 December 2025

This report on the financial statements of the PCC for the year ended 31 December 2025, which are set out on pages 19 to 25, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and Charities Act 2011 ('the 2011 Act').

Respective Responsibilities of Trustees & Examiner

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144(2) of the 2011 Act does not apply and that an independent examination is needed. It is my responsibility to:

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

My work has been undertaken so that I might state to the Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the PCC, and the PCC Trustees, as a body, for my work, for this report or for the opinions I have formed.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section s.145(5)(b) of the 2011 Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishop's Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act, and
 - to prepare accounts, which accord with the accounting records and comply with the requirements of the 2011 Act and the Regulations have not been met; or
2. to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



12/03/2025

Alex Finlow FCA, 5 Wear Bay Road, Folkestone, Kent, CT19 6AT

4 Statement of Financial Activities

St. Luke's Church - Ramsgate Statement of Financial Activities year ended 31 December 2025

		Unrestricted funds	Designated funds	Restricted funds	2025 Total funds	Unrestricted funds	Designated funds	Restricted funds	2024 Total funds
	Note	£	£	£	£	£	£	£	£
Income from:									
Voluntary income	2a	79,527	6,008	3,735	89,270	81,030	1,749	4,744	87,523
Activities for generating funds	2b	362	-	-	362	428	-	-	428
Income from investments	2c	608	-	-	608	901	-	-	901
Church activities	2d	3,457	15,489	-	18,946	2,708	12,502	-	15,210
Other incoming resources	2e	3,810	708	-	4,518	3,546	728	-	4,274
Total Income		87,764	22,205	3,735	113,704	88,613	14,979	4,744	108,336
Less:									
Expenditure on:									
Cost of generating voluntary income	3a	-	-	-	-	-	-	-	-
Fundraising trading costs	3b	-	-	-	-	-	-	-	-
Church activities	3c	84,527	23,809	5,379	113,715	97,458	16,208	4,172	117,838
Governance	3d	-	-	-	-	-	-	-	-
Total Expenditure		84,527	23,809	5,379	113,715	97,458	16,208	4,172	117,838
Net income / (expenditure)		3,237	(1,604)	(1,644)	(11)	(8,845)	(1,229)	572	(9,502)
Brought forward at 1 January 2025	9	24,967	15,837	124,137	164,941	16,558	34,471	123,414	174,443
Transfers		(908)	565	343	-	17,254	(17,405)	151	-
Carried forward at 31 December 2025	9	27,296	14,798	122,836	164,930	24,967	15,837	124,137	164,941
					-				
Continuing Operations									
None of the PCC's operations were acquired or discontinued during the above two financial years.									
Total Recognised Gains and Losses									
The PCC has no recognised gains or losses other than the income and expenditure for the above two years.									
the notes on pages 24 - 28 form part of these financial statements									

4.1 Balance Sheet

St Luke's Church - Ramsgate									
Balance Sheet									
year ended 31 December 2025									
	Note	Unrestricted funds £	Designated funds £	Restricted funds £	2025 Total funds £	Unrestricted funds £	Designated funds £	Restricted funds £	2024 Total funds £
Fixed Assets									
Tangible	6	-	-	120,000	120,000	-	-	120,000	120,000
		-	-	120,000	120,000	-	-	120,000	120,000
Current Assets									
Debtors	7	583	-	-	583	1,421	-	43	1,464
Cash at bank and in hand		26,710	14,798	2,836	44,344	23,546	15,837	4,094	43,477
		27,293	14,798	2,836	44,927	24,967	15,837	4,137	44,941
Current Liabilities									
Creditors falling due within one year	8	3	-	-	3	-	-	-	
Net Current Assets		27,296	14,798	2,836	44,930	24,967	15,837	4,137	44,941
Total Net Assets		27,296	14,798	122,836	164,930	24,967	15,837	124,137	164,941
Represented by Parish Funds									
Free reserves	9	27,296			27,296	24,967			24,967
Designated	9		14,798		14,798		15,837		15,837
Restricted	9			122,836	122,836			124,137	124,137
		27,296	14,798	122,836	164,930	24,967	15,837	124,137	164,941
Approved by the PCC on					-				
and signed on its behalf by:									
Chairman									
the notes on pages 24 - 28 form part of these financial statements									
Page 23									

The 2025 accounts were approved at the PCC meeting on 15/4/26.

P. R. W. Ges

Rev. Paul Worledge
(Vicar, St. Luke's and Chair of St. Luke's PCC)

4.2 Notes to Accounts

Accounting Policies

a) Basis of Accounting

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and 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 (Charities SORP FRS 102).

St Luke's Church meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared under the historical cost convention except for land and buildings which is carried at deemed cost under the transitional provisions of FRS 102.

b) Funds

General Funds represent the funds of the PCC that are not subject to any regulations regarding their use and are available for the application on the general purposes of the PCC. Funds designated for a particular use by the PCC are also unrestricted. The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

c) Incoming Resources

Voluntary Income and capital sources

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under covenant is recognised only when received. Income tax recoverable on gift aid donations is recognised when the income is recognised. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due. Funds raised by fetes, garden parties and other similar events are accounted for gross.

Other Ordinary Income

Rental Income from the letting of church premises is recognised when the rental is due.

Income from Investments

Interest is accounted for when receivable.

d) Resources used

Activities directly relating to the work of the Church

The Diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31 December is provided for in these accounts as an operational (although not legal) liability and is shown as a creditor in the Balance Sheet.

e) Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by Section 10 (2) (a) of the Charities Act 2011. No value is placed on movable furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed. The valuation for the Church Hall is based on a sale value obtained in 2019.

St. Luke's Church - Ramsgate
Notes to the financial statements (continued)
year ended 31 December 2025

Note		Unrestricted funds £	Designated funds £	Restricted funds £	2025 Total funds £	Unrestricted funds £	Designated funds £	Restricted funds £	2024 Total funds £
2	Income from:								
2a	Voluntary income								
	Planned giving:								
	Standing orders and envelopes scheme	49,173	-	1,229	50,402	53,866	-	2,076	55,942
	Tax recoverable	11,301	-	395	11,696	14,588	-	727	15,315
	CAF etc.	-	-	-	-	-	-	-	-
		60,474	-	1,624	62,098	68,454	-	2,803	71,257
	Collections	16,069	-	2,111	18,180	9,354	-	1,941	11,295
	Other giving	2,984	1,454	-	4,438	2,222	1,749	-	3,971
	Grants	-	-	-	-	1,000	-	-	1,000
	Legacies	-	4,554	-	4,554	-	-	-	-
		79,527	6,008	3,735	89,270	81,030	1,749	4,744	87,523
2b	Activities for generating funds								
	Fundraising and events	362	-	-	362	428	-	-	428
		362	-	-	362	428	-	-	428
2c	Income from investments								
	Bank interest	608	-	-	608	901	-	-	901
		608	-	-	608	901	-	-	901
2d	Church activities								
	Church hall lettings	1,363	15,489	-	16,852	1,866	12,502	-	14,368
	Fees	2,094	-	-	2,094	842	-	-	842
	Coffee	-	-	-	-	-	-	-	-
		3,457	15,489	-	18,946	2,708	12,502	-	15,210
2e	Other incoming resources								
	Miscellaneous	3,810	708	-	4,518	3,546	728	-	4,274
		3,810	708	-	4,518	3,546	728	-	4,274
	Total Income	87,764	22,205	3,735	113,704	88,613	14,979	4,744	108,336

Notes to the financial statements (continued)
year ended 31 December 2025

Note		Unrestricted	Designated	Restricted	2025	Unrestricted	Designated	Restricted	2024
		funds	funds	funds	Total	funds	funds	funds	Total
		£	£	£	£	£	£	£	£
3	Resources Expended:								
3a	Cost of generating voluntary income								
	Planned giving stationery	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
3b	Fundraising trading costs								
	Fundraising and events	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
3c	Church activities:								
	Missionary societies	-	-	5,379	5,379	-	-	4,172	4,172
	Charities	1,470	-	-	1,470	870	-	-	870
		1,470	-	5,379	6,849	870	-	4,172	5,042
	Ministry:								
	Diocesan parish share	48,975	-	-	48,975	59,098	-	-	59,098
	Clergy and staff costs	7,946	-	-	7,946	8,464	-	-	8,464
	Church maintenance	6,874	399	-	7,273	10,091	-	-	10,091
	Hall maintenance	-	1,624	-	1,624	-	1,531	-	1,531
	Hall running costs	-	17,701	-	17,701	-	13,668	-	13,668
	Church running costs	15,208	4,085	-	19,293	15,138	1,004	-	16,142
	Insurance	3,918	-	-	3,918	3,675	-	-	3,675
	Bank charges	136	-	-	136	122	6	-	128
		83,057	23,809	-	106,866	96,588	16,208	-	112,796
	Total	84,527	23,809	5,379	113,715	97,458	16,208	4,172	117,838
3d	Governance costs								
	Independent Examiner's Fee	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
	Total Resources Expended	84,527	23,809	5,379	113,715	97,458	16,208	4,172	117,838

St. Luke's Church - Ramsgate
Notes to the financial statements (continued)
year ended 31 December 2025

Note									
4	Related parties, Trustee expenses and remuneration								
	During the year, expenses were reimbursed to no (2024:none) PCC members.								
5	Staff costs				2025				2024
		Unrestricted funds	Designated funds	Restricted funds	Total funds	Unrestricted funds	Designated funds	Restricted funds	Total funds
		£	£	£	£	£	£	£	£
	Wages and salaries	12,174	8,116	-	20,291	11,469	7,651	-	19,120
	Social security costs	-	-	-	-	-	-	-	-
	Pensions	-	-	-	-	-	-	-	-
		12,174	8,116	-	20,291	11,469	7,651	-	19,120
6	Tangible fixed assets				2025				
				Land & Buildings	Total				
	Cost								
	As at 01.01.25			120,000	120,000				
	Additions			-	-				
	As at 31.12.25			120,000	120,000	Church Hall value based on 2019 sale value.			
	Depreciation								
	As at 01.01.25			-	-				
	Charged			-	-				
	As at 31.12.25			-	-				
	Net Book Value								
	As at 31.12.25			120,000	120,000				
	As at 31.12.24			120,000	120,000				
				240,000	240,000				
		Unrestricted funds	Designated funds	Restricted funds	2025	Unrestricted funds	Designated funds	Restricted funds	2024
		£	£	£	Total funds	£	£	£	Total funds
					£				£
7	Debtors								
	Gift Aid receivable	583	-	-	583	1,421	-	43	1,464
		-	-	-	-	-	-	-	-
		583	-	-	583	1,421	-	43	1,464
8	Creditors								
	Accruals	(3)	-	-	(3)	-	-	-	-
		(3)	-	-	(3)	-	-	-	-

St. Luke's Church - Ramsgate
Notes to the financial statements (continued)
year ended 31 December 2025

Note		Brought forward 01.01.25 £	Income £	Expenditure £	Result £	Transfers £	Carried forward 31.12.25 £
9	Reserves						
	General	24,967	87,764	84,527	3,237	(908)	27,296
	Designated						
	Church Building Fund	-	-	-	-	-	-
	Capital Fund	11,705	4,554	6,540	(1,986)	-	9,719
	Hall	1	15,489	16,055	(566)	565	-
	Play & Praise	817	-	-	-	-	817
	Play & Praise - petty cash	207	708	814	(106)	-	101
	Cafe 4 All	2,893	1,454	400	1,054	-	3,947
	Social	214	-	-	-	-	214
		15,837	22,205	23,809	(1,604)	565	14,798
	Total unrestricted reserves	40,804	109,969	108,336	1,633	(343)	42,094
	Restricted						
	Fixed Assets - Hall	120,000	-	-	-	-	120,000
	Harvest Appeal	910	1,217	2,127	(910)	-	-
	Mission - Church Mission Society/SAMS	344	10	341	(331)	236	249
	Community Pastors	-	15	-	15	-	15
	Mission - Church Pastoral Aid Society	408	30	401	(371)	238	275
	Mission - Local Mission	8	389	-	389	(386)	11
	Mission - Sponsor A Child	-	40	384	(344)	344	-
	Mission - Tearfund	951	537	741	(204)	237	984
	Mission - Greg & Sylvia Venables	624	297	620	(323)	238	539
	Mission - General	16	1,200	-	1,200	(1,188)	28
	Royal Harbour Outreach	111	-	-	-	-	111
	ACTS	765	-	765	(765)	624	624
		124,137	3,735	5,379	(1,644)	343	122,836
	Total Reserves	164,941	113,704	113,715	(11)	-	164,930
		Brought forward 01.01.24 £	Income £	Expenditure £	Result £	Transfers £	Carried forward 31.12.24 £
	Reserves						
	Unrestricted						
	General	16,558	88,613	97,458	(8,845)	17,254	24,967
	Designated						
	Church Building Fund	5,000	-	-	-	(5,000)	-
	Capital Fund	25,705	-	-	-	(14,000)	11,705
	Hall	1,258	12,602	15,204	(2,602)	1,345	1
	Play & Praise	731	260	174	86	-	817
	Play & Praise - petty cash	209	728	730	(2)	-	207
	Cafe 4 All	1,381	1,362	100	1,262	250	2,893
	Social	187	27	-	27	-	214
		34,471	14,979	16,208	(1,229)	(17,405)	15,837
	Total unrestricted reserves	51,029	103,592	113,666	(10,074)	(151)	40,804
	Restricted						
	Fixed Assets - Hall	120,000	-	-	-	-	120,000
	Harvest Appeal	-	910	-	910	-	910
	Mission - Church Mission Society/SAMS	317	314	476	(162)	189	344
	Mission - Church Pastoral Aid Society	758	457	996	(539)	189	408
	Mission - Local Mission	652	585	652	(67)	(577)	8
	Mission - Sponsor A Child	-	289	440	(151)	151	-
	Mission - Tearfund	1,094	762	1,094	(332)	189	951
	Mission - Greg & Sylvia Venables	482	437	484	(47)	189	624
	Mission - General	-	961	-	961	(945)	16
	Royal Harbour Outreach	111	-	-	-	-	111
	ACTS	-	29	30	(1)	766	765
		123,414	4,744	4,172	572	151	124,137
	Total Reserves	174,443	108,336	117,838	(9,502)	-	164,941