

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST DUNSTAN WITH HOLY CROSS, CANTERBURY

England & Wales · Charity number 1140343

Details

Other names ST DUNSTAN'S PCC, CANTERBURY

Status Registered

Legal form Previously excepted

Registered 2011-02-10

Register [View on the Charity Commission register](#)

Contact

Address Benefice Office
St. Dunstans Church Hall
80 London Road
Canterbury
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Phone 01227786109

Email dmpbenefice@gmail.com

Website dunstanmildredpeter.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: 1. Promotes the mission of the church in the parish; pastoral, social, ecumenical.2. Involves members of the parish in worship at the church, and in being part of the community of St Dunstans.3. Raises funds to maintain the fabric of the church (a grade 1 listed building) and the church hall.4. Supports charitable activities both within and outside the parish.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£183,736	£98,405	-	-
2024-12-31	£175,581	£110,034	-	-
2023-12-31	£110,697	£90,390	-	-
2022-12-31	£92,432	£100,842	-	-
2021-12-31	£80,639	£83,979	-	-
2020-12-31	£82,691	£99,941	-	-

Trustees

Name	Role	Appointed
Rev Jo Sue Richards	Chair	2018-04-23
Caroline Blamey		2024-05-05
David Hugh Cockburn		2022-06-06
ELIZABETH MARY PARSONS		
ELIZABETH TURNER		
GEOFFREY HOWARD PARSONS		
John Henry Shaw		2023-05-21
Laurienne Louisa Edwards		2020-10-19
Philippa Claire Trewby		2019-04-08
Rev Jennifer Emily Beatrice Walpole		2021-09-13
Sue Palmer		2015-04-20

Accounts

**THE BENEFICE OF ST DUNSTAN, ST PETER AND ST
MILDRED, CANTERBURY**

ST DUNSTAN WITH HOLY CROSS PCC

REGISTERED CHARITY 1140343

**ANNUAL REPORT
AND
FINANCIAL STATEMENTS
OF THE
PARISH CHURCH COUNCIL**

FOR THE YEAR ENDED 31ST DECEMBER 2025

**RECTOR
REV. JO RICHARDS**

**Independent Examiners
Peter Acott
SHPD Accountants
10 Littlebourne Road, Maidstone,
Kent, ME14 5QP**

PARISH OF ST DUNSTAN WITH HOLY CROSS PCC

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ST DUNSTAN WITH HOLY CROSS, CANTERBURY
PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT FOR THE YEAR 2025

Aim and purposes

St Dunstan's Church, part of the Benefice of St Dunstan, St Mildred and St Peter, is located in London Road, Canterbury. The Rector is the Revd Jo Richards, and her ministry is shared by the 3 churches. St Dunstan with Holy Cross Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting in the parish the whole mission of the Church, pastoral, social and ecumenical. The PCC also safeguards the fabric of the church and has responsibility for maintenance of the church hall and the former curate's house at 69 Whitstable Road, Canterbury. The Parochial Church Council is a charity registered with the Charity Commission. Its number is 1140343.

Objectives and Activities

In line with the Charity Commission's guidance on public benefit, the PCC aims to involve both those who attend church regularly and the wider parish in worship at our church and in being part of the community of St Dunstan's. It therefore takes very seriously its responsibility of maintaining the fabric of the church and the church hall. The Hall and Fabric Committee, a sub-committee of the PCC, meets regularly for discussion of these matters. Additionally, a group dedicated to fundraising for this purpose, the 'Friends of St Dunstan's Church', is supported by the PCC, and has PCC representation on its committee.

Achievements and Performance

Prayer and Worship

Sunday Worship has continued during the year with a weekly said Communion Service at 8.00 a.m. and a 10.00 a.m. sung Communion Service on the 1st and 3rd Sundays of the month. The practice of receiving Communion in the form of an intincted wafer continued for much of the year, before a return to the use of a shared chalice. Those who, mainly for health reasons, do not wish to drink from a shared chalice are most welcome to receive the wafer only.

The monthly non-eucharistic 'Sunday Praise' service at St Dunstan's has maintained its small congregation and continues to be enjoyed by those who attend. Some 'traditions', like 'Moment of the Week' where all are invited to talk about events that have given pleasure since the last meeting, have become established. Although we no longer have our pianist, Caroline, Margaret, who leads the service has compensated by providing an electronic alternative to sing along to. The congregation is mixed, in that many do not attend the Sunday morning services, although there is support from some who do, and it is encouraging that it is forming a group in its own right. The afternoon ends with tea/coffee and cake and a chance to have a chat.

Children are welcome to attend all our services. Toy bags are always available for those who come and there are a small table and some chairs at the back of the church for those who want to draw or play. The Crib Service took place again this year on Christmas Eve. This traditional form of outreach remains popular with families and children from the community, particularly

so when a story about owls, read by Revd Jo produced much audience participation and hooting.

St Dunstan's Mothers' Union has met during the year, either in the church or in the church hall. It continues to support the Afia holiday project and to write cards for members of the parish at Easter and Christmas. More details of this will be found in the collected reports.

Services held for life events are an important part of our outreach to the community and the church has continued to celebrate baptisms and weddings and to give thanks for lives ended at funeral services. All are welcome to attend any of our services.

There were 75 names on the Church Electoral Roll at 31st December 2024, 45 of whom were resident and 30 of whom were non-resident within the parish. The average Sunday attendance counted for the year in October was 55 adults and 2 children, combining both services.

With one name removed through death, at 31st December 2025 there were 60 on Roll of whom 35 were resident and 25 non-resident.

The average Sunday attendance counted during October 2025 was 66 and the average number of children was 3 in the parish

The Church

St Dunstan's Church, is left open throughout the day for visitors and for private prayer, facilitated by a team of parishioners who unlock the church in the morning and lock at the end of the day, enabling it to be open for all during the daylight hours.

The PCC is aware of its responsibility of maintaining the fabric of the church building not only as a place of worship, but as part of our historical heritage. This is carried out by the Hall and Fabric Committee which oversees renovation and repair as part of the quinquennial (five yearly inspection of church fabric) and reports back to the PCC. The 'Big Plan', supported by the PCC, a move to make the church a centre for pilgrimage and prayer by Mission through Heritage, still remains on hold at present. In the meantime, plans for renovating the lighting in the church are proceeding, as are those for redecorating the church hall and improving the toilets.

Pastoral Care

Members of the congregation and community who are ill or going through difficult times are visited by the ministry team and Communion is taken to those who cannot attend church.

There are many activities and organisations, open to congregation, the wider parish and beyond, which form part of St Dunstan's outreach and aim to benefit all. These include the weekly Saturday Morning Coffee from 10.00 a.m., the Lunch Club which meets on the first Wednesday of the month, and Tiny Tots, a weekly opportunity for toddlers, parents and grandparents to meet together for a time of play and socialising. Additionally, the Social and Fundraising team works hard to organise sales, the Christmas Fair and other celebrations throughout the year. The cooperation between the local Pilgrims Hospice shop and the church in the sale of donated good quality school uniform items which the shop is not permitted to sell, has continued as before. Sales have taken place on Saturday mornings and have been of

benefit both to the Hospice and to local families who can make use of the clothes for a small donation.

The Thomas More Fellowship continued to discuss plans for making the Roper Chapel a more inviting place for the many pilgrims and visitors who come to the church, as part of the 'Big Plan' mentioned previously. A report on the Fellowship can be seen elsewhere in the documents.

Mission and Evangelism

St Dunstan's supports several missions as part of our ministry of outreach.

The Benefice Newsletter has continued to make an appearance in 2025 with 10 issues during the year. Each church has its own section and we are grateful to Samuel Woods and Liz Parsons for their work on this. It is available both online and as a physical copy and copies are left in the church, giving visitors and local people an idea of what our churches are about.

The Benefice website, www.dunstanmildredpeter.org.uk, is a valuable means of communication. So, too, are the many banners which have been purchased and displayed outside our various churches, and the digital presence, keeping people informed about our faith, services, and other matters.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All who attend Church regularly are encouraged to register on the Electoral Roll and stand for election to the PCC. There were 5 meetings of the PCC during 2025, and the Standing Committee met on 2 occasions. Additionally, a Joint Meeting of both the PCCs of the Benefice took place in October with discussion focussing on making our PCC meetings more mission and ministry centred, rather than just business meetings. The average attendance at PCC meetings was 80%.

The PCC operates through several committees which meet between full meetings of the PCC including the Standing Committee, the Hall and Fabric Committee, the Finance Committee, the Social and Fundraising Team, the Fellowship of St Thomas More. The leaders of these sub-committees report back to the PCC as necessary.

Administrative information

St Dunstan's Church is situated in St Dunstan's Street, Canterbury. It is part of the Canterbury Diocese within the Church of England. The Benefice Office address is St Dunstan's Church Hall, London Road, Canterbury CT2 8LS. The former parish of Holy Cross is combined with the parish of St Dunstan.

PCC members who have served from 1 January 2025 until the date this report was approved are:

Ex Officio

Rector	Revd Jo Richards
Churchwarden	Mrs Sue Palmer

Representatives on the Deanery Synod:

Ms Elizabeth Turner (PCC Secretary and Deputy Warden)

Elected members:

Mrs Caroline Blamey
Mr David Cockburn
Mrs Laurienne Edwards
Mr Richard Edwards from APCM 2025
Mr Geoffrey Parsons (Treasurer)
Mrs Liz Parsons
Mr John Shaw
Miss Philippa Trewby until APCM 2025
Mr John Albin from October 2025

And finally

This has been another busy year, with much discussion at PCC meetings about trying to concentrate on the things we do well as part of the community in which we are situated, and being realistic about what we cannot do, or what is no longer working well. In all this, we give thanks for the support and leadership of Revd Jo, and the work of Sue Palmer, our lone warden who achieves so much, despite having a difficult time herself with mobility issues. Again, it has been a year of saying goodbye to old friends. We grieved with Revd Jo and her family in the death of her father. We mourned the passing of the Revd Peter Jacobs, who was a good friend and a tower of strength to so many. The death of John Morrison was another blow to those who had experienced his kindness, sense of humour and his ability to put others first.

May they rest in peace and rise in glory.

Financial Review 2025

The figures are intended as a summary of incoming resources and expenditure. The 2024 figures are shown in parenthesis for comparison purposes.

Before transfers and revaluations, we recorded a net operating surplus on all funds of £85,331 (£65,547), and an operating surplus in the General Fund of £56,460 (£62,227).

In 2025, our investments with the CBF Church of England funds decreased in value by £13,046 (£8,587).

Receipts

Overall, total receipts for all funds for the year were £183,736 (£175,581), boosted by receipt of a legacy- see below.

General Fund receipts decreased compared to last year £151,408 (£170,267). Within these figures, the total 'giving' figure, that is regular giving, donations (including on-line), plate collections and gift-aid increased slightly compared to last year £41,209 (£40,283).

Hall rentals have decreased slightly £13,683 (£14,380).

Parochial fees increased £1,896 (£1,204).

dividend and bank interest increased and continued to contribute significantly to overall income at £17,213 (£15,184).

Rent for Whitstable Road was £9,365 (£10,189).

One-off grants received were £29,232 (£2,080). These comprise a grant of £8,597 from the diocese towards capital works; a grant of £19,873 from the National Lotteries fund for the hall WC refurbishment and £686 for VAI relief.

We received £6,279 from St Peter's & St Mildred's equivalent to 50% of the costs of the Benefice Office in 2024.

General fund-raising, including coffee mornings were £4,850 (£4,877).

We received a legacy from the estate of the Late Barbara Martin for £55,796.

Expenditure

Total expenditures of all funds for the year were reduced, £98,405 (£110,034).

Total expenditure in the General Fund was £94,948 (£108,098), of which the Parish Share was £45,052 (£43,802).

Utility costs (church and hall, gas, water, electricity) reduced to £5,483 (£6,990).

Church maintenance costs were £8,738 (£5,399). The main items were roof alarm costs £2,617; flagpole £1,527; quinquennial inspection £1,101; electrical work, including major inspection £2,286; tower and gutter work £668.

Hall maintenance costs were £3,103 (£2,895). Major items were gas heaters £635; plumbing £630; electrical inspection £592.

£1,053 was spent on 69 Whitstable Road; the gutters were cleaned £400.

There was no major capital expenditure for the year for the church or hall.

During the year donations were made to charities from restricted and unrestricted funds of £3,844 (£4,976).

Funds Carried Forward

Total funds carried forward to 2026 are £692,792 (£620,507) of which unrestricted funds carried forward are £289,271 (£237,475).

Reserves Policy.

It is PCC policy to maintain a balance of reserves of unrestricted funds of between twelve and twenty-four months unrestricted payments. Such reserves would allow for most emergency situations that may occur and will help to cushion any future decline in incoming resources. Fund balances will be held in the bank current account and CBF Church of England Funds.

INDEPENDENT EXAMINERS' REPORT
TO THE PAROCHIAL CHURCH COUNCILLORS
OF ST. DUNSTAN WITH HOLY CROSS PCC

This report on the accounts of the PCC for the year ended 31 December 2025, which are set out on pages 8 to 16, is in respect of an examination carried out under Regulation 3 of the Church Accounting Regulations 2006 and section 145 of the Charities Act 2011.

Respective responsibilities of PCC members and examiner

As members of the PCC you are responsible for the preparation of the accounts, you consider that the audit requirement of the Regulations and s.144(2) of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act and to be found in the Church guidance, 2006 edition. 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.

Independent Examiners' Statement

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

- (i) 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 Act; and
 - * to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or

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

I consider that I am able to sign this report on the basis of the above paragraph.



Peter Acott
SHPD Accountants Ltd
10 Littlebourne Road, Maidstone
Kent, ME14 5QP

Dated: 16/03/2026

St Dunstans PCC Canterbury
Statement of Financial Activities
For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	104,401	31,045	-	135,446	127,387
Activities for generating funds	17,231	1,015	-	18,246	19,646
Investment income	26,578	-	-	26,578	25,374
Incoming resources from charitable activities	3,198	235	-	3,433	3,126
Other incoming resources	-	33	-	33	48
Total income	151,408	32,328	-	183,736	175,581
Resources used					
Cost of generating funds					
Cost of generating voluntary income	27	30	-	57	47
Charitable activities	92,267	3,427	-	95,694	106,775
Governance costs	2,654	-	-	2,654	3,212
Total expenditure	94,948	3,457	-	98,405	110,034
Net income / (expenditure) resources before transfer	56,460	28,870	-	85,331	65,547
Transfers:					
Gross transfers between funds - in	-	400	-	400	141
Gross transfers between funds - out	(400)	-	-	(400)	(141)
Other recognised gains / losses					
Gains/losses on investment assets	(4,264)	(3,017)	(5,764)	(13,046)	8,587
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	51,796	26,253	(5,764)	72,285	74,134
Reconciliation of funds					
Total funds brought forward	237,475	142,125	240,907	620,507	546,373
Total funds carried forward	289,271	168,379	235,143	692,792	620,507
Represented by					
Unrestricted					
General fund	289,271	-	-	289,271	237,475
Restricted					
Church Fabric	-	121,028	-	121,028	116,976
Community Outreach	-	1,736	-	1,736	1,286
Donations to Charities	-	-	-	-	-
Flower	-	-	-	-	-
Friends of St Dunstans	-	16,083	-	16,083	14,304
Friends of Thomas More	-	286	-	286	144
Hall Fabric Fund	-	21,006	-	21,006	1,133
Music	-	5,630	-	5,630	5,630
Rector Discretionary Fund	-	468	-	468	558
Support of Worship	-	41	-	41	41
Tower Fund	-	1,157	-	1,157	1,110
Youth Development	-	943	-	943	943
Endowment					
Building	-	-	96,722	96,722	96,722
Endowments	-	-	138,421	138,421	144,185
Total funds	289,271	168,379	235,143	692,792	620,507

St Dunstans PCC Canterbury

Balance Sheet detailed

	As at 31/12/2025	As at 31/12/2024
Fixed assets		
6431: 69 Whitstable Road	3,450	3,450
6432: Church Hall	93,272	93,272
6440: Halestrap Legacy Investment	102,677	106,953
6441: Helmore Bequest Investment	10,597	11,039
6442: Watkins Memorial Investment	25,146	26,193
6448: Rees Legacy Investment 004S	70,053	72,970
6449: CBF Property Fund 001P	21,807	21,347
6450: Cheyney Legacy Investment	43,372	45,178
6451: Headley & Lowe Legacy Investment 006S	81,560	84,956
6452: Headley & Lowe Legacy Property 002P	17,998	17,619
Total Fixed assets	469,932	482,977
Current assets		
6501: Bank current account	31,438	11,532
6510: CBF deposit account 001D	176,669	111,000
6513: CBF Deposit AC CB1006768-001 Heald Legacy	15,000	15,000
6520: Prepayments	-	-
6521: Revenue receivable	-	-
6590: Cash in hand	204	122
Total Current assets	223,311	137,654
Liabilities		
6610: Accruals Deferred Income	-	-
6620: Creditors for goods services	-	-
6699: Agency collections	450	124
Z04: Accounts Payable	-	-
Total Liabilities	450	124
Net Asset surplus (deficit)	892,792	620,507
Reserves		
Excess/(deficit) to date	85,331	65,547
Z01: Starting balances	620,507	546,373
Z02: Other gains/(losses)	(13,046)	8,587
Total Reserves	692,792	620,507

Represented by Funds		
General (Unrestricted)	289,271	237,475
Restricted	168,379	142,125
Endowment	235,143	240,907
Total	692,792	620,507

Accounts approved by: -

Sue Palmer (Trustee)



Dated: 5.4.2026

Geoffrey Parsons (Hon Treasurer)



Dated: 2 April 2026

St Dunstans PCC Canterbury

Statement of Assets and Liabilities (by code)

As at: 31 December 2025

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
6440: Halestrap Legacy Investment	-	-	-	102,677	102,677	106,953
6441: Helmore Bequest Investment	-	-	-	10,597	10,597	11,039
6442: Watkins Memorial investment	-	-	-	25,146	25,146	26,193
6448: Rees Legacy Investment 004S	70,053	-	-	-	70,053	72,970
6449: CBF Property Fund 001P	21,807	-	-	-	21,807	21,347
6450: Cheyney Legacy Investment	43,372	-	-	-	43,372	45,178
6451: Headley & Lowe Legacy investment 006S	-	-	81,560	-	81,560	84,956
6452: Headley & Lowe Legacy Property 002P	-	-	17,998	-	17,998	17,619
Total	135,231	-	99,558	138,421	373,210	386,255
Fixed Asset - Tangible Assets						
6431: 69 Whitstable Road	-	-	-	3,450	3,450	3,450
6432: Church Hall	-	-	-	93,272	93,272	93,272
Total	-	-	-	96,722	96,722	96,722
Current Asset - Cash At Bank And In Hand						
6501: Bank current account	14,058	-	17,380	-	31,438	11,532
6510: CBF deposit account 001D	124,778	-	51,891	-	176,669	111,000
6513: CBF deposit ac - Heald Legacy	15,000	-	-	-	15,000	15,000
6590: Cash in hand	204	-	-	-	204	122
Total	154,039	-	69,271	-	223,311	137,654
Liability - Agency Accounts						
6699: Agency collections	-	-	450	-	450	124
Total	-	-	450	-	450	124
Net total assets	289,271	-	168,379	235,143	692,792	620,507
Represented by						
General (Unrestricted)	289,271	-	-	-	289,271	237,475
Restricted - Chfabric	-	-	121,028	-	121,028	116,978
Restricted - CommOut	-	-	1,736	-	1,736	1,286
Restricted - FOTM	-	-	266	-	266	144
Restricted - Friends	-	-	16,083	-	16,083	14,304
Restricted - HallFab	-	-	21,006	-	21,006	1,133
Restricted - Music	-	-	5,630	-	5,630	5,630
Restricted - RDF	-	-	468	-	468	558
Restricted - Tower	-	-	1,157	-	1,157	1,110
Restricted - Worship	-	-	41	-	41	41
Restricted - Youth	-	-	943	-	943	943
Endowment - Building	-	-	-	96,722	96,722	96,722
Endowment - Endowments	-	-	-	138,421	138,421	144,185
Total	289,271	-	168,379	235,143	692,792	620,507

St Dunstans PCC Canterbury

Fund movement summary

Selected period: 01 January 2025 to 31 December 2025

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances Carried forward
Building - Building	96,722	-	-	-	-	96,722
Charities - Donations to Charities	-	279	279	-	-	-
Chfabric - Church Fabric	116,976	8,597	1,527	-	(3,017)	121,028
CommOut - Community Outreach	1,288	550	100	-	-	1,736
Endowments - Endowments	144,185	-	-	-	(5,764)	138,421
Flower - Flower	-	284	599	315	-	-
FOTM - Friends of Thomas More	144	432	290	-	-	286
Friends - Friends of St Dunstans	14,304	1,756	63	86	-	16,083
HallFab - Hall Fabric Fund	1,133	19,873	-	-	-	21,006
Music - Music	5,630	-	-	-	-	5,630
RDF - Rector Discretionary Fund	558	250	340	-	-	468
Tower - Tower Fund	1,110	307	260	-	-	1,157
Worship - Support of Worship	41	-	-	-	-	41
Youth - Youth Development	943	-	-	-	-	943
General - General fund	237,475	151,408	94,948	(400)	(4,264)	289,271
Totals	620,507	183,736	98,405	-	(13,046)	692,792

St Dunstons PCC Canterbury

Analysis of Receipts and Payments

Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
Incoming resources						
<i>Incoming resources from generated funds</i>						
0101 - Gift Aid bank	2,033	-	-	-	2,033	2,404
0102 - Parish Giving Scheme	22,465	-	-	-	22,465	21,467
0110 - Gift Aid Envelopes	-	-	-	-	-	601
0201 - Other planned giving	753	-	-	-	753	730
0301 - Loose plate collections	2,333	-	683	-	3,016	1,636
0401 - Regular gift days	-	-	-	-	-	-
0410 - Giving through church boxes	563	-	-	-	563	625
0501 - One-off Gift Aid gifts	1,719	-	35	-	1,754	1,403
0510 - Gifts of quoted securities	-	-	-	-	-	-
0550 - Donations appeals etc	1,264	-	1,391	-	2,655	3,476
0551 - Donations on-line Benefice	143	-	-	-	143	172
0552 - On-line donations St Dunstons only	2,406	-	-	-	2,406	3,077
0601 - Tax recoverable on Gift Aid	7,578	-	-	-	7,578	7,629
0701 - Legacies	55,796	-	-	-	55,796	75,008
0801 - Recurring grants	-	-	-	-	-	517
08A1 - Non-recurring one-off grants	762	-	28,470	-	29,232	1,563
0901 - Other funds generated	6,584	-	466	-	7,050	7,080
0503 - Friends subs Gift-aid	-	-	25	-	25	20
1220 - Bookstall sales - fund raising	256	-	15	-	270	242
1240 - Church hall lettings - fund raising	12,381	-	-	-	12,381	12,758
1250 - Magazine income - advertising	-	-	-	-	-	-
1270 - Coffee mornings	3,257	-	147	-	3,405	2,814
1301 - Rummage sales etc	880	-	-	-	880	1,513
1302 - Other fundraising income	457	-	828	-	1,285	2,299
1001 - Dividends	11,750	-	-	-	11,750	11,515
1020 - Bank and building society interest	5,463	-	-	-	5,463	3,669
1030 - Rent from lands or buildings	9,365	-	-	-	9,365	10,189
Incoming resources from generated funds Totals	148,211	-	32,060	-	180,270	172,407
<i>Incoming resources from charitable activities</i>						
1101 - Fees for weddings and funerals	1,896	-	-	-	1,896	1,204
1210 - Bookstall sales to promote objectives	-	-	235	-	235	250
1230 - Church hall lettings - objectives	1,302	-	-	-	1,302	1,672
1260 - Parish magazine sales	-	-	-	-	-	-
1303 - Fairtrade Sales	-	-	-	-	-	-
Incoming resources from charitable activities Totals	3,198	-	235	-	3,433	3,126
<i>Other incoming resources</i>						
0502 - Subscriptions received	-	-	33	-	33	48
1310 - Insurance claims	-	-	-	-	-	-
1320 - Surplus - sales of fixed assets	-	-	-	-	-	-
Other incoming resources Totals	-	-	33	-	33	48
Receipts Grand Totals	151,408	-	32,328	-	183,736	175,581

	Total					This year	Last year
	General	Designated	Restricted	Endowment			
Resources used							
Cost of generating funds							
1701 - Fees paid to fund raisers	-	-	-	-	-	-	-
1710 - Costs of applying for grants	-	-	-	-	-	-	-
1720 - Costs of stewardship campaign	-	-	-	-	-	-	-
1730 - Costs of fetes & other events	27	-	30	-	57	47	
1740 - Investment management costs	-	-	-	-	-	-	-
Cost of generating funds Totals	27	-	30	-	57	47	
Charitable activities							
1702 - Bank Charges	10	-	-	-	10	-	-
1731 - Fairtrade purchases	-	-	-	-	-	-	-
1801 - Giving to missionary societies	-	-	-	-	-	-	-
1830 - Giving - relief and development agencies	250	-	50	-	300	2,671	
1850 - Home mission	2,374	-	308	-	2,682	2,126	
1870 - Secular charities	950	-	212	-	1,162	2,850	
1901 - Stipends quota	-	-	-	-	-	-	-
1910 - Ministry parish share etc	45,092	-	-	-	45,092	43,802	
2001 - Assistant staff costs	11,341	-	-	-	11,341	9,343	
2050 - Parish administrator expenses	-	-	-	-	-	152	
2051 - Organist fees	822	-	-	-	822	719	
2101 - Working expenses of incumbent	-	-	67	-	67	-	
2102 - Curate's Expenses	-	-	-	-	-	20	
2110 - Visiting speakers / locums	-	-	-	-	-	62	
2120 - Council tax	-	-	-	-	-	-	-
2130 - Parsonage house expenses	-	-	-	-	-	-	-
2140 - Water rates - vicarage	-	-	-	-	-	-	-
2145 - Parsonage - water	-	-	-	-	-	-	-
2150 - Vicar's telephone	-	-	-	-	-	-	-
2160 - Parish training and mission	-	-	-	-	-	-	-
2170 - Education	-	-	-	-	-	-	-
2201 - Mission expenses	-	-	-	-	-	321	
2301 - Church running - insurance	4,228	-	-	-	4,228	3,842	
2309 - Church Office Supplies	785	-	-	-	785	1,625	
2310 - Church office - telephone	1,037	-	-	-	1,037	959	
2311 - Telephone church hall	-	-	-	-	-	-	-
2312 - Photocopier hire	2,497	-	-	-	2,497	414	
2320 - Organ / piano tuning	1,003	-	-	-	1,003	1,204	
2330 - Church maintenance	6,951	-	1,767	-	8,738	5,399	
2331 - Cleaning	230	-	-	-	230	-	
2340 - Upkeep of services	1,618	-	684	-	2,301	3,227	
2350 - Upkeep of churchyard	41	-	-	-	41	35	
2360 - Administration/stationary	162	-	-	-	162	210	
2401 - Church running - electric	946	-	-	-	946	1,298	
2410 - Church running - gas	1,323	-	-	-	1,323	1,763	
2420 - Church running - water	236	-	-	-	236	87	
2430 - Church running - oil	-	-	-	-	-	-	-
2440 - Church running - heating and lighting	-	-	-	-	-	-	-
2441 - Misc Expenses Church	233	-	182	-	415	1,900	
2442 - Refreshments	227	-	128	-	355	205	
2443 - Rubbish collection	679	-	-	-	679	641	
2444 - Church Other consumables	32	-	-	-	32	-	
2501 - Magazine expenses	-	-	-	-	-	-	-
2502 - Outreach costs	-	-	-	-	-	-	-
2510 - Bookstall costs	-	-	-	-	-	-	-
2515 - Hall caretakers remuneration	-	-	-	-	-	-	-
2520 - Hall running - oil	-	-	-	-	-	-	-
2530 - Hall running - electricity	1,620	-	-	-	1,620	1,474	
2540 - Hall running - gas	679	-	-	-	679	1,466	

	Total					
	General	Designated	Restricted	Endowment	This year	Last year
2550 - Hall running - insurance	1,263	-	-	-	1,263	1,148
2560 - Hall running - maintenance	3,103	-	-	-	3,103	2,895
2570 - Hall running - telephone	-	-	-	-	-	-
2580 - Hall running - water	679	-	-	-	679	882
2590 - Hall running - heating and lighting	-	-	-	-	-	121
2591 - Misc Expenses Hall	609	-	-	-	609	788
2592 - Hall kitchen supplies	154	-	9	-	162	60
2593 - Hall: Other consumables	38	-	-	-	38	100
2701 - Church major repairs - structure	-	-	-	-	-	1,446
2710 - Church major repairs - installation	-	-	-	-	-	1,227
2720 - Church interior and exterior decorating	-	-	-	-	-	-
2801 - Hall + major repairs - structure	-	-	-	-	-	-
2820 - Hall + major repairs - installation	-	-	-	-	-	2,103
2830 - Hall + interior and exterior decorating	-	-	-	-	-	-
2840 - Other PCC property upkeep	1,053	-	-	-	1,053	8,190
2901 - New building parsonage house	-	-	-	-	-	-
2910 - New building house for curate	-	-	-	-	-	-
2920 - New building Church	-	-	-	-	-	-
2930 - New building Hall	-	-	-	-	-	-
Charitable activities Totals	92,267	-	3,427	-	95,694	106,775
Governance costs						
2302 - Licences and subscriptions	1,484	-	-	-	1,484	2,042
2601 - Governance costs examination/audit fee	1,170	-	-	-	1,170	1,170
Governance costs Totals	2,654	-	-	-	2,654	3,212
Other resources used						
Other resources used Totals	-	-	-	-	-	-
Payments Grand totals	94,948	-	3,457	-	98,405	110,034

**ST DUNSTAN WITH HOLY CROSS PCC
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with Church Accounting Regulations and Charities Act 2011 using the receipts and payments basis. The financial statements have been prepared under the historical cost convention other than for the value of investments which have been shown at market value. The accounts are framed as receipts and payments and do not take in account timing differences caused by accruals or prepayments.

1 (a) Funds

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. These include funds designated for a particular purpose by the PCC. The purposes of restricted funds are noted in the accounts. The accounts include transactions, assets and liabilities for the which the PCC are held responsible. They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

1 (b) Incoming resources

Voluntary income and capital sources

Collections are recognised when made. Amounts receivable under covenant are recognised only when honoured by the covenantor. Income tax recoverable on covenanted or gift aid donations is recognised when received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its entitlement and the likely amount due.

Other ordinary income

Rental income from letting of church premises is accounted for when earned.

1 (c) Resources expended

Grants

Grants and donations are accounted for when paid.

Costs

Costs are accounted for when they are expended.

1 (d) Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s. 10(2)(c) of the Charities Act 2011. No value is placed on movable church furnishings held by churchwardens on special trusts for the PCC and which require a faculty for disposal since the PCC considers this to be an inalienable property. All expenditure during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

Freehold Property

Freehold property is stated at cost. No depreciation is charged against the values stated.

Fixed asset investments

Investments are initially recognised at their transaction value and subsequently measured at their market value as at the balance sheet date using the closing quoted market price. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Accounts

**THE BENEFICE OF ST DUNSTAN, ST PETER AND ST
MILDRED, CANTERBURY**

ST DUNSTAN WITH HOLY CROSS PCC

REGISTERED CHARITY 1140343

**ANNUAL REPORT
AND
FINANCIAL STATEMENTS
OF THE
PARISH CHURCH COUNCIL**

FOR THE YEAR ENDED 31ST DECEMBER 2024

**RECTOR
REV. JO RICHARDS**

**Independent Examiners
Peter Acott
SHPD Accountants
10 Littlebourne Road, Maidstone,
Kent, ME14 5QP**

PARISH OF ST DUNSTAN WITH HOLY CROSS PCC

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ST DUNSTAN WITH HOLY CROSS, CANTERBURY
PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT FOR THE YEAR 2024

Aim and purposes

St Dunstan's Church, part of the Benefice of St Dunstan, St Mildred and St Peter, is located in London Road, Canterbury. The Rector of the Benefice is the Revd Jo Richards, whose ministry is shared by the 3 churches. St Dunstan with Holy Cross Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting in the parish the whole mission of the Church, pastoral, social and ecumenical. The PCC also safeguards the fabric of the church and has responsibility for maintenance of the church hall and the former curate's house at 69 Whitstable Road, Canterbury. The Parochial Church Council is a charity registered with the Charity Commission. Its number is 1140343.

Objectives and Activities

In line with the Charity Commission's guidance on public benefit, the PCC aims to involve both those who attend church regularly and the wider parish in worship at our church and in being part of the community of St Dunstan's. It therefore takes very seriously its responsibility of maintaining the fabric of the church and the church hall. The Hall and Fabric Committee, a sub-committee of the PCC, meets regularly for discussion of these matters. Additionally, a group dedicated to fundraising for this purpose, the 'Friends of St Dunstan's Church', is supported by the PCC, and has PCC representation on its committee.

Achievements and Performance

Prayer and Worship

The pattern of services at St Dunstan's has continued in the customary way with a weekly 8.00 a.m. said Communion Service, and with the 10.00 a.m. Communion Service taking place at St Dunstan's on the 1st and 3rd Sundays of the month. (Communion is celebrated at St Peter's Church at 9.30 a.m. and at St Mildred's at 11.00 a.m. on the 2nd and 4th Sundays, and where there is a 5th Sunday in the month it is celebrated in each church of the Benefice in turn.) During 2024 the practice of receiving Communion in the form of an intincted wafer has continued and it remains, at present, the preference of this congregation. Throughout the year celebration of Sunday Communion has been lived-streamed. However, at the end of 2024, after much discussion, the decision was taken by the PCC to curtail this, as problems with the system had made viewing difficult, despite many attempts to rectify matters.

Monthly Open Table services which take place regularly in St Peter's Church, are attended by several members of St Dunstan's congregation and, as an Inclusive church, St Dunstan's welcomes and supports the provision of a Safe Space for LGBTQIA+ people and where all are welcome. The monthly 'Sunday Praise' service at St Dunstan's has maintained its small congregation and continues to be enjoyed by those who attend. Some 'traditions', like 'Moment of the Week' where all are invited to talk about events that have given pleasure since the last meeting, and the choosing of hymns and songs for the next service, have become established. It is encouraging to see that some of those who come to this non-Eucharistic service do not necessarily attend the Sunday morning services and are forming a congregation of its own. The afternoon ends with tea/coffee and cakes giving a chance to socialise.

Although Messy Church is no longer meeting, the traditional Crib Service, popular with families and children and an important part of our outreach to the community, took place on Christmas Eve, and was a well-attended and lively occasion, enjoyed by all.

St Dunstan's Mothers' Union has met during the year, either in the church or in the church hall. It continues to support the Afia holiday project and to write cards for members of the parish at Easter and Christmas. More details of this will be found in the collected reports.

Services held for life events are an important part of our outreach to the community and the church has continued to celebrate baptisms and weddings and to give thanks for lives ended at funeral services. All are welcome to attend any of our services.

There were 75 names on the Church Electoral Roll at 31st December 2024, 45 of whom were resident and 30 of whom were non-resident within the parish. The average Sunday attendance counted for the year in October was 55 adults and 2 children, combining both services.

The Church

St Dunstan's Church, is left open throughout the day for visitors and for private prayer, facilitated by a team of parishioners who unlock the church in the morning and lock at the end of the day, enabling it to be open for all during the daylight hours.

The PCC is aware of its responsibility of maintaining the fabric of the church building not only as a place of worship, but as part of our historical heritage. This is carried out by the Hall and Fabric Committee which oversees renovation and repair as part of the quinquennial (five yearly inspection of church fabric) and reports back to the PCC. The 'Big Plan', supported by the PCC, a move to make the church a centre for pilgrimage and prayer by Mission through Heritage, still remains on hold at present. Regarding the church hall, plans to renovate the toilets have been discussed and bookings and fundraising are healthy, as will be seen elsewhere in the Collected Reports.

Pastoral Care

Members of the congregation and community who are ill or going through difficult times are visited by the ministry team and Communion is taken to those who cannot attend church.

There are many activities and organisations, open to congregation, the wider parish and beyond, which form part of St Dunstan's outreach and aim to benefit all. These include the weekly Saturday Morning Coffee from 10.00 a.m., the Lunch Club which meets on the first Wednesday of the month, and Tiny Tots, a weekly opportunity for toddlers, parents and grandparents to meet together for a time of play and socialising. Additionally, the Social and Fundraising team works hard to organise sales, the Christmas Fair and other celebrations throughout the year. Chief of these in 2024 was the farewell party for Revd Jenny in June which was attended by many. A new initiative has been the cooperation between the local Pilgrims Hospice shop and the church in the sale of donated good quality school uniform items which the shop is not permitted to sell. Sales have taken place on Saturday mornings and have been of benefit both to the Hospice and to local families who can make use of the clothes for a small donation.

The Thomas More Fellowship continued to discuss plans for making the Roper Chapel a more inviting place for the many pilgrims and visitors who come to the church, as part of the 'Big Plan' mentioned previously. A report on the Fellowship can be seen elsewhere in the documents.

Mission and Evangelism

St Dunstan's supports several missions as part of our ministry of outreach.

The Benefice Newsletter has continued to make an appearance in 2024 with double issues in July/August and December/January and single publications for the rest of the year. Each church has its own section and we are grateful to Samuel Woods and Liz Parsons for their work on this. It is available both online and as a physical copy and copies are left in the church, giving visitors and local people an idea of what our churches are about.

The Benefice website, www.dunstanmildredpeter.org.uk, is a valuable means of communication. So, too, are the many banners which have been purchased and displayed outside our various churches, and the digital presence, keeping people informed about our faith, services, and other matters.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All who attend Church regularly are encouraged to register on the Electoral Roll and stand for election to the PCC. There were 5 meetings of the PCC during 2024, and the Standing Committee met on 3 occasions. The average attendance at PCC meetings was 80%.

The PCC operates through several committees which meet between full meetings of the PCC including the Standing Committee, the Hall and Fabric Committee, the Finance Committee, the Social and Fundraising Team, the Fellowship of St Thomas More and the Eco-Church Committee. The leaders of these sub-committees report back to the PCC as necessary.

Administrative information

St Dunstan's Church is situated in St Dunstan's Street, Canterbury. It is part of the Canterbury Diocese within the Church of England. The Benefice Office address is St Dunstan's Church Hall, London Road, Canterbury CT2 8LS. The former parish of Holy Cross is combined with the parish of St Dunstan.

PCC members who have served from 1 January 2024 until the date this report was approved are:

Ex Officio

Rector	Revd Jo Richards
Curate	Revd Jenny Walpole until 30 June 2024
Churchwarden	Mrs Sue Palmer

Representatives on the Deanery Synod:

Ms Elizabeth Turner (PCC Secretary and Deputy Warden)
Mrs L Parsons until APCM 2024

Elected members:

Mrs Caroline Blamey from APCM 2024
Mr David Cockburn
Mrs Laurienne Edwards
Mr Richard Edwards until APCM 2024
Mr Geoffrey Parsons (Treasurer)
Mr John Shaw
Miss Philippa Trewby

And finally the thank yous:

To all who kept the Benefice ship afloat in sometimes troubled waters, especially Revd Jenny in her support and leadership while Revd Jo could not be with us. It was sad to say goodbye to her at the end of June after her years with us. We wish her well in her new parish and her life with Catherine. To Anna, our Benefice Administrator for 5 years, for her efficiency, competence and reliability as well as her friendly presence. To Sue who never signed up to sole churchwardenship, but who has always been there and has managed wonderfully. To Jo, who came back and was immediately engaged in dealing with Church fabric matters which was not what she trained for. We missed you and were so happy to welcome you back. Thank you, everyone for all you have done.

Financial Review

The figures are intended as a summary of incoming resources and expenditure. The 2023 figures are shown in parenthesis for comparison purposes.

Before transfers and revaluations, we recorded a net operating surplus on all funds of £65,547 (£20,307), and an operating surplus in the General Fund of £62,171 (£19,257).

In 2024, our investments with the CBF Church of England funds increased in value by £8,587 (£26,062).

Receipts

Overall, total receipts for all funds for the year were £175,581 (£110,697), boosted by receipt of a legacy- see below:-

General Fund receipts increased compared to last year £170,267 (£104,697). Within these figures, the total 'giving' figure, that is regular giving, donations (including on-line), plate collections and gift-aid **decreased** last year to £40,283 (£44,110). It is noted that on-line donations increased in 2024 to £3,140 (£2,222).

Friends' fund -raising income was £2,762 (£2,162) and hall rentals have increased to £14,380 (£12,970) and have now recovered to pre-pandemic levels of 2019, £14,530.

Parochial fees were £1,204 (£1,071), and dividend and bank interest continued to contribute significantly to overall income at £15,184 (£12,717).

Net rent for Whitstable Road for the year was £10,189 (£10,704).

One-off grants received were £2,080 (£3,922). This figure comprises a grant from Streyshams for the defibrillator, an insurance claim £692, and £871 for VAT relief.

Fund-raising, including coffee mornings totalled £4,878 (£4,139).

We received an interim payment for a legacy from the estate of the Late Nellie Osborne for £75,000.

Expenditure

Total expenditures of all funds **increased** for the year to £110,034 (£90,390).

Total expenditure in the General Fund was £108,098 (£84,904), of which the Parish Share was £43,802 (£43,107).

Utility costs (church and hall, gas, water, electricity) decreased to £6,990 (£9,215).

Church maintenance costs were £5,399 (£4,579). The main items were boiler service & gas leak £1,244; safety & security £2,397; gutter cleaning £792. Hall maintenance costs were £2,895 (£1,540) of which plumbing costs were £1,535.

Capital expenditure for the year for the church was £2,673 -the main item was £1,446 for window repairs. Capex for hall was £2,103 comprising the projector screen £1,321 and replacement kitchen water boiler, £782.

Capital expenditure on 69 Whitstable Road was £8,190, comprising a new boiler, £2,736 structural and bathroom repairs, £4,026, and loft insulation, £984.

During the year donations were made to charities from restricted and unrestricted funds of £7,647 (£763). It is noted that this figure included donations of £3,200 which were agreed at the PCC of December 2023 but only paid in January 2024.

Funds Carried Forward

Total funds carried forward to 2024 are £620,507 (£546,573) of which unrestricted funds carried forward are £237,475 (£172,294).

Reserves Policy

It is PCC policy to maintain a balance of reserves of unrestricted funds of between twelve and twenty-four months unrestricted payments. Such reserves would allow for most emergency situations that may occur and will help to cushion any future decline in incoming resources. Fund balances will be held in the bank current account and CBF Church of England Funds.

INDEPENDENT EXAMINERS' REPORT
TO THE PAROCHIAL CHURCH COUNCILLORS
OF ST. DUNSTAN WITH HOLY CROSS PCC

This report on the accounts of the PCC for the year ended 31 December 2024, which are set out on pages 8 to 16, is in respect of an examination carried out under Regulation 3 of the Church Accounting Regulations 2006 and section 145 of the Charities Act 2011.

Respective responsibilities of PCC members and examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and s.144(2) of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act and to be found in the Church guidance, 2006 edition. 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.

Independent Examiners' Statement

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

- (i) 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 Act; and
 - * to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I consider that I am able to sign this report on the basis of the above paragraph.



Peter Acott
SHPD Accountants Ltd
10 Littlebourne Road, Maidstone
Kent, ME14 5QP

Dated: 24/3/25

St Dunstans PCC Canterbury
Statement of Financial Activities
For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	124,431	2,956	-	127,387	67,319
Activities for generating funds	17,636	2,010	-	19,646	17,035
Investment income	25,374	-	-	25,374	23,421
Incoming resources from charitable activities	2,826	300	-	3,126	2,867
Other incoming resources	-	48	-	48	55
Total income	170,267	5,314	-	175,581	110,697
Resources used					
Cost of generating funds					
Cost of generating voluntary income	17	30	-	47	114
Charitable activities	104,867	1,908	-	106,775	86,880
Governance costs	3,212	-	-	3,212	3,396
Total expenditure	108,096	1,938	-	110,034	90,390
Net income / (expenditure) resources before transfer	62,171	3,376	-	65,547	20,307
Transfers:					
Gross transfers between funds - in	30	111	-	141	319
Gross transfers between funds - out	(111)	(30)	-	(141)	(319)
Other recognised gains / losses					
Gains/losses on investment assets	3,091	2,270	3,226	8,587	26,062
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	65,181	5,727	3,226	74,134	46,369
Reconciliation of funds					
Total funds brought forward	172,294	136,398	237,681	546,373	500,004
Total funds carried forward	237,475	142,125	240,907	620,507	546,373
Represented by					
Unrestricted					
General fund	237,475	-	-	237,475	172,294
Restricted					
Church Fabric	-	116,976	-	116,976	114,706
Community Outreach	-	1,286	-	1,286	1,086
Donations to Charities	-	-	-	-	200
Flower	-	-	-	-	-
Friends of St Dunstans	-	14,304	-	14,304	11,666
Friends of Thomas More	-	144	-	144	205
Hall Fabric Fund	-	1,133	-	1,133	633
Music	-	5,630	-	5,630	5,736
Rector Discretionary Fund	-	558	-	558	58
Support of Worship	-	41	-	41	55
Tower Fund	-	1,110	-	1,110	1,110
Youth Development	-	943	-	943	943
Endowment					
Building	-	-	96,722	96,722	96,722
Endowments	-	-	144,185	144,185	140,959
Total funds	237,475	142,125	240,907	620,507	546,373

St Dunstans PCC Canterbury

Balance Sheet detailed

	As at 31/12/2024	As at 31/12/2023
Fixed assets		
6431: 69 Whitstable Road	3,450	3,450
6432: Church Hall	93,272	93,272
6440: Halestrap Legacy Investment	106,953	104,560
6441: Helmore Bequest Investment	11,039	10,792
6442: Watkins Memorial Investment	26,193	25,607
6448: Rees Legacy Investment 004S	72,970	71,337
6449: CBF Property Fund 001P	21,347	20,900
6450: Cheyney Legacy Investment	45,178	44,167
6451: Headley & Lowe Legacy Investment 006S	84,956	83,055
6452: Headley & Lowe Legacy Property 002P	17,619	17,250
Total Fixed assets	482,977	474,390
Current assets		
6501: Bank current account	11,532	36,104
6510: CBF deposit account 001D	111,000	36,000
6513: CBF Deposit AC CB1006768-001 Heald Legacy	15,000	-
6520: Prepayments	-	-
6521: Revenue receivable	-	-
6590: Cash in hand	122	78
Total Current assets	137,654	72,183
Liabilities		
6610: Accruals Deferred Income	-	-
6620: Creditors for goods services	-	-
6699: Agency collections	124	200
Z04: Accounts Payable	-	-
Total Liabilities	124	200
Net Asset surplus (deficit)	620,507	546,373
Reserves		
Excess/(deficit) to date	65,547	20,307
Z01: Starting balances	546,373	500,004
Z02: Other gains/(losses)	8,587	26,062
Total Reserves	620,507	546,373

Represented by Funds		
General (Unrestricted)	237,475	172,294
Restricted	142,125	136,398
Endowment	240,907	237,681
Total	620,507	546,373

Accounts approved by: -

Sue Palmer (Trustee)

Geoffrey Parsons (Hon Treasurer)

Dated: 24/3/25

Dated: 24/3/25

Rev S O Richards
24/3/25

Rev S O Richards

CHAIR OF TRUSTEES

St Dunstons PCC Canterbury

Statement of Assets and Liabilities (by code)
As at: 31 December 2024

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
6440: Halestrap Legacy Investment	-	-	-	106,953	106,953	104,560
6441: Helmore Bequest Investment	-	-	-	11,039	11,039	10,792
6442: Watkins Memorial Investment	-	-	-	26,193	26,193	25,607
6448: Rees Legacy Investment 004S	72,970	-	-	-	72,970	71,337
6449: CBF Property Fund 001P	21,347	-	-	-	21,347	20,900
6450: Cheyney Legacy Investment	45,178	-	-	-	45,178	44,167
6451: Headley & Lowe Legacy Investment 006S	-	-	84,956	-	84,956	83,055
6452: Headley & Lowe Legacy Property 002P	-	-	17,619	-	17,619	17,250
Total	139,495	-	102,575	144,185	386,255	377,668
Fixed Asset - Tangible Assets						
6431: 69 Whitstable Road	-	-	-	3,450	3,450	3,450
6432: Church Hall	-	-	-	93,272	93,272	93,272
Total	-	-	-	96,722	96,722	96,722
Current Asset - Cash At Bank And In Hand						
6501: Bank current account	3,876	-	7,656	-	11,532	36,104
6510: CBF deposit account 001D	78,982	-	32,018	-	111,000	36,000
6513: CBF deposit ac - Heald Legacy	15,000	-	-	-	15,000	-
6590: Cash in hand	122	-	-	-	122	78
Total	97,980	-	39,674	-	137,654	72,183
Liability - Agency Accounts						
6699: Agency collections	-	-	124	-	124	200
Total	-	-	124	-	124	200
Net total assets	237,475	-	142,125	240,907	620,507	546,373
Represented by						
General (Unrestricted)	237,475	-	-	-	237,475	172,294
Restricted - Charities	-	-	-	-	-	200
Restricted - Chfabric	-	-	116,976	-	116,976	114,706
Restricted - CommOut	-	-	1,286	-	1,286	1,086
Restricted - FOTM	-	-	144	-	144	205
Restricted - Friends	-	-	14,304	-	14,304	11,666
Restricted - HallFab	-	-	1133	-	1133	633
Restricted - Music	-	-	5,630	-	5,630	5,736
Restricted - RDF	-	-	558	-	558	58
Restricted - Tower	-	-	1,110	-	1,110	1,110
Restricted - Worship	-	-	41	-	41	55
Restricted - Youth	-	-	943	-	943	943
Endowment - Building	-	-	-	96,722	96,722	96,722
Endowment - Endowments	-	-	-	144,185	144,185	140,959
Total	237,475	-	142,125	240,907	620,507	546,373

St Dunstans PCC Canterbury
Fund movement summary
Selected period: 01 January 2024 to 31 December 2024

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances Carried forward
Building - Building	96,722	-	-	-	-	96,722
Charities - Donations to Charities	200	221	421	-	-	-
Chfabric - Church Fabric	114,706	-	-	-	2,270	116,976
CommOut - Community Outreach	1,086	400	200	-	-	1,286
Endowments - Endowments	140,959	-	-	-	3,226	144,185
Flower - Flower	-	155	245	90	-	-
FOTM - Friends of Thomas More	205	180	241	-	-	144
Friends - Friends of St Dunstans	11,666	2,762	116	(9)	-	14,304
HallFab - Hall Fabric Fund	633	500	-	-	-	1,133
Music - Music	5,736	-	106	-	-	5,630
RDF - Rector Discretionary Fund	58	500	-	-	-	558
Tower - Tower Fund	1,110	-	-	-	-	1,110
Worship - Support of Worship	55	596	610	-	-	41
Youth - Youth Development	943	-	-	-	-	943
General - General fund	172,294	170,267	108,096	(81)	3,091	237,475
Totals	546,373	175,581	110,034	-	8,587	620,507

St Dunstans PCC Canterbury

Analysis of income and expenditure
Selected period: 01 January 2024 to 31 December 2024

	Total					
	General	Designated	Restricted	Endowment	This year	Last year
Incoming resources						
<i>Incoming resources from generated funds</i>						
0101 - Gift Aid bank	2,379	-	25	-	2,404	6,027
0102 - Parish Giving Scheme	21,467	-	-	-	21,467	18,217
0110 - Gift Aid Envelopes	601	-	-	-	601	466
0201 - Other planned giving	730	-	-	-	730	3,422
0301 - Loose plate collections	1,456	-	180	-	1,636	1,891
0401 - Regular gift days	-	-	-	-	-	-
0410 - Giving through church boxes	625	-	-	-	625	457
0501 - One-off Gift Aid gifts	883	-	520	-	1,403	2,098
0510 - Gifts of quoted securities	-	-	-	-	-	-
0550 - Donations appeals etc	1,373	-	2,103	-	3,476	6,069
0551 - Donations on-line Benefice	172	-	-	-	172	942
0552 - On-line donations St Dunstans only	3,054	-	23	-	3,077	1,785
0601 - Tax recoverable on Gift Aid	7,629	-	-	-	7,629	7,966
0701 - Legacies	75,008	-	-	-	75,008	16,908
0801 - Recurring grants	517	-	-	-	517	-
08A1 - Non-recurring one-off grants	1,563	-	-	-	1,563	922
0901 - Other funds generated	6,975	-	105	-	7,080	150
0503 - Friends subs Gift-aid	-	-	20	-	20	148
1220 - Bookstall sales - fund raising	242	-	-	-	242	187
1240 - Church hall lettings - fund raising	12,758	-	-	-	12,758	11,504
1250 - Magazine income - advertising	-	-	-	-	-	-
1270 - Coffee mornings	2,814	-	-	-	2,814	2,052
1301 - Rummage sales etc	1,513	-	-	-	1,513	963
1302 - Other fundraising income	309	-	1,990	-	2,299	2,182
1001 - Dividends	11,515	-	-	-	11,515	11,340
1020 - Bank and building society interest	3,669	-	-	-	3,669	1,377
1030 - Rent from lands or buildings	10,189	-	-	-	10,189	10,704
Incoming resources from generated funds Totals	167,441	-	4,966	-	172,407	107,775
<i>Incoming resources from charitable activities</i>						
1101 - Fees for weddings and funerals	1,204	-	-	-	1,204	1,071
1210 - Bookstall sales to promote objectives	-	-	250	-	250	220
1230 - Church hall lettings - objectives	1,622	-	50	-	1,672	1,576
1260 - Parish magazine sales	-	-	-	-	-	-
1303 - Fairtrade Sales	-	-	-	-	-	-
Incoming resources from charitable activities Totals	2,826	-	300	-	3,126	2,867
<i>Other incoming resources</i>						
0502 - Subscriptions received	-	-	48	-	48	55
1310 - Insurance claims	-	-	-	-	-	-
1320 - Surplus - sales of fixed assets	-	-	-	-	-	-
Other incoming resources Totals	-	-	48	-	48	55
Incoming resources Grand totals	170,267	-	5,314	-	175,581	110,697

	Total					
	General	Designated	Restricted	Endowment	This year	Last year
Resources used						
Cost of generating funds						
1701 - Fees paid to fund raisers	-	-	-	-	-	50
1710 - Costs of applying for grants	-	-	-	-	-	-
1720 - Costs of stewardship campaign	-	-	-	-	-	14
1730 - Costs of fetes & other events	17	-	30	-	47	50
1740 - Investment management costs	-	-	-	-	-	-
Cost of generating funds Totals	17	-	30	-	47	114
Charitable activities						
1731 - Fairtrade purchases	-	-	-	-	-	-
1801 - Giving to missionary societies	-	-	-	-	-	-
1830 - Giving - relief and development agencies	2,200	-	471	-	2,671	38
1850 - Home mission	1,781	-	345	-	2,126	218
1870 - Secular charities	2,700	-	150	-	2,850	507
1901 - Stipends quota	-	-	-	-	-	-
1910 - Ministry parish share etc	43,802	-	-	-	43,802	43,107
2001 - Assistant staff costs	9,343	-	-	-	9,343	4,921
2050 - Parish administrator expenses	152	-	-	-	152	80
2051 - Organist fees	719	-	-	-	719	3,415
2101 - Working expenses of incumbent	-	-	-	-	-	-
2102 - Curate's Expenses	20	-	-	-	20	-
2110 - Visiting speakers / locums	62	-	-	-	62	-
2120 - Council tax	-	-	-	-	-	-
2130 - Parsonage house expenses	-	-	-	-	-	-
2140 - Water rates - vicarage	-	-	-	-	-	-
2145 - Parsonage - water	-	-	-	-	-	-
2150 - Vicar's telephone	-	-	-	-	-	-
2160 - Parish training and mission	-	-	-	-	-	-
2170 - Education	-	-	-	-	-	-
2201 - Mission expenses	311	-	9	-	321	-
2301 - Church running - insurance	3,842	-	-	-	3,842	3,758
2309 - Church Office Supplies	1,625	-	-	-	1,625	571
2310 - Church office - telephone	959	-	-	-	959	526
2311 - Telephone church hall	-	-	-	-	-	-
2312 - Photocopier hire	414	-	-	-	414	419
2320 - Organ / piano tuning	1,204	-	-	-	1,204	629
2330 - Church maintenance	5,399	-	-	-	5,399	4,579
2331 - Cleaning	-	-	-	-	-	8
2340 - Upkeep of services	2,982	-	245	-	3,227	2,863
2350 - Upkeep of churchyard	35	-	-	-	35	2,975
2360 - Administration/stationary	119	-	91	-	210	288
2401 - Church running - electric	1,298	-	-	-	1,298	1,586
2410 - Church running - gas	1,763	-	-	-	1,763	4,186
2420 - Church running - water	87	-	-	-	87	241
2430 - Church running - oil	-	-	-	-	-	-
2440 - Church running - heating and lighting	-	-	-	-	-	-
2441 - Misc Expenses Church	1,399	-	500	-	1,900	677
2442 - Refreshments	129	-	76	-	205	215
2443 - Rubbish collection	641	-	-	-	641	551
2444 - Church Other consumables	-	-	-	-	-	-
2501 - Magazine expenses	-	-	-	-	-	-
2502 - Outreach costs	-	-	-	-	-	-
2510 - Bookstall costs	-	-	-	-	-	-
2515 - Hall caretakers remuneration	-	-	-	-	-	-
2520 - Hall running - oil	-	-	-	-	-	-
2530 - Hall running - electricity	1,474	-	-	-	1,474	1,554
2540 - Hall running - gas	1,466	-	-	-	1,466	999

	Total					
	General	Designated	Restricted	Endowment	This year	Last year
2550 - Hall running - insurance	1,148	-	-	-	1,148	1,122
2560 - Hall running - maintenance	2,895	-	-	-	2,895	1,540
2570 - Hall running - telephone	-	-	-	-	-	-
2580 - Hall running - water	882	-	-	-	882	361
2590 - Hall running - heating and lighting	121	-	-	-	121	-
2591 - Misc Expenses Hall	788	-	-	-	788	219
2592 - Hall kitchen supplies	40	-	21	-	60	461
2593 - Hall: Other consumables	100	-	-	-	100	76
2701 - Church major repairs - structure	1,446	-	-	-	1,446	-
2710 - Church major repairs - installation	1,227	-	-	-	1,227	-
2720 - Church interior and exterior decorating	-	-	-	-	-	-
2801 - Hall + major repairs - structure	-	-	-	-	-	-
2820 - Hall + major repairs - installation	2,103	-	-	-	2,103	3,572
2830 - Hall + interior and exterior decorating	-	-	-	-	-	-
2840 - Other PCC property upkeep	8,190	-	-	-	8,190	616
2901 - New building parsonage house	-	-	-	-	-	-
2910 - New building house for curate	-	-	-	-	-	-
2920 - New building Church	-	-	-	-	-	-
2930 - New building Hall	-	-	-	-	-	-
Charitable activities Totals	104,867	-	1,908	-	106,775	86,880
Governance costs						
2302 - Licences and subscriptions	2,042	-	-	-	2,042	2,226
2601 - Governance costs examination/audit fee	1,170	-	-	-	1,170	1,170
Governance costs Totals	3,212	-	-	-	3,212	3,396
Other resources used						
Other resources used Totals	-	-	-	-	-	-
Resources used Grand totals	108,096	-	1,938	-	110,034	90,390

**ST DUNSTAN WITH HOLY CROSS PCC
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2024**

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with Church Accounting Regulations and Charities Act 2011 using the receipts and payments basis. The financial statements have been prepared under the historical cost convention other than for the value of investments which have been shown at market value. The accounts are framed as receipts and payments and do not take in account timing differences caused by accruals or prepayments.

1 (a) Funds

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. These include funds designated for a particular purpose by the PCC.

The purposes of restricted funds are noted in the accounts.

The accounts include transactions, assets and liabilities for the which the PCC are held responsible. They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

1 (b) Incoming resources

Voluntary income and capital sources

Collections are recognised when made. Amounts receivable under covenant are recognised only when honoured by the covenantor. Income tax recoverable on covenanted or gift aid donations is recognised when received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its entitlement and the likely amount due.

Other ordinary income

Rental income from letting of church premises is accounted for when earned.

1 (c) Resources expended

Grants

Grants and donations are accounted for when paid.

Costs

Costs are accounted for when they are expended.

1 (d) Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s. 10(2)(c) of the Charities Act 2011. No value is placed on movable church furnishings held by churchwardens on special trusts for the PCC and which require a faculty for disposal since the PCC considers this to be an inalienable property. All expenditure during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

Freehold Property

Freehold property is stated at cost. No depreciation is charged against the values stated.

Fixed asset investments

Investments are initially recognised at their transaction value and subsequently measured at their market value as at the balance sheet date using the closing quoted market price. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Accounts

**THE BENEFICE OF ST DUNSTAN, ST PETER AND ST
MILDRED, CANTERBURY**

ST DUNSTAN WITH HOLY CROSS PCC

REGISTERED CHARITY 1140343

**ANNUAL REPORT
AND
FINANCIAL STATEMENTS
OF THE
PARISH CHURCH COUNCIL**

FOR THE YEAR ENDED 31ST DECEMBER 2023

**RECTOR
REV. JO RICHARDS**

**Independent Examiners
Peter Acott
SHPD Accountants
10 Littlebourne Road, Maidstone,
Kent, ME14 5QP**

PARISH OF ST DUNSTAN WITH HOLY CROSS PCC

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ST DUNSTAN'S WITH HOLY CROSS, CANTERBURY
PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT FOR THE YEAR 2023

Aim and purposes

St Dunstan's Parish is part of the Benefice of St Dunstan, St Mildred and St Peter and the Rector is the Revd Jo Richards. St Dunstan's with Holy Cross Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting in the parish the whole mission of the Church, pastoral, social and ecumenical. The PCC also safeguards the fabric of the church and has responsibility for maintenance of the church hall and the former curate's house at 69 Whitstable Road, Canterbury. The Parochial Church Council is a charity registered with the Charity Commission. Its number is 1140343.

Objectives and Activities

In line with the Charity Commission's guidance on public benefit, the PCC aims to involve both those who attend church regularly and the wider parish in worship at our church and in being part of the community of St Dunstan's. It therefore takes very seriously its responsibility of maintaining the fabric of the church and the church hall. A group dedicated to fundraising for this purpose, the 'Friends of St Dunstan's Church', is supported by the PCC, and has PCC representation on its committee.

Achievements and Performance

Prayer and Worship

Following last year's Annual Meeting, where the continued practice of receiving the intincted wafer was mentioned, Revd Jo sent out questionnaires to both parishes asking about their preferences. The feedback she received gave no indication of a wish to return to a shared chalice at Holy Communion, so the current way of receiving Communion has continued during 2023. The practice of live streaming celebrations of Holy Communion services on Sundays has also continued. This and both Morning and Night Prayer and other special services can also be viewed on You Tube. The Benefice online congregation has also been maintained during the year.

The pattern of services at St Dunstan's has continued in the way set up in 2021 with a weekly 8.00 a.m. said Communion Service and the 10.00 a.m. Communion Service now taking place at St Dunstan's on the 1st and 3rd Sundays of the month, with Communion being celebrated at St Peter's Church at 9.30 a.m. and at St Mildred's at 11.00 a.m. on the 2nd and 4th Sundays. Where there is a 5th Sunday in the month it is celebrated in each church of the Benefice in turn.

Monthly Open Table services have taken place regularly in St Peter's Church, supported by some members of St Dunstan's congregation as well as by those from St Peter's and St Mildred's. As an Inclusive church, St Dunstan's welcomes this addition to the services across the Benefice, and the provision of a Safe Space where all feel welcomed. The holding of a general non-Eucharistic service which might appeal to those who are unfamiliar with more traditional services was discussed during 2022 and 'Sunday Praise' was launched at the beginning of this year. Initially, it was thought that this might appeal to parents and children, but over the year it has become apparent that the attenders are mainly in the-middle-aged to elderly age bracket. Although its congregation is small, this service is much enjoyed by those

who participate and already some 'traditions' have become established, like 'Moment of the Week' where all are free to talk about events that have given pleasure since the last meeting, the choosing of hymns and songs for the next service, largely by members of the Lunch Club and the serving of tea, coffee and homemade cakes at the end.

Messy Church met regularly on the 1st Sunday afternoon of the month until halfway through the year when it became evident that attendance was dropping off. Many of the adult helpers had been part of Messy Church since its inception 11/12 years ago, but reluctantly the decision was made in August to pause Messy Church for a while. However, the traditional Crib Service, popular with families and children and an important part of our outreach, took place on Christmas Eve, was a well-attended and truly joyful occasion for everyone.

During the autumn of this year the Benefice was lucky to be joined by Denise Parrett, an ordinand in training, who was working to be ordained as a Deacon. It was a pleasure to have her with us and we were very sorry to see her go, while wishing her all the best for her future in the Church.

St Dunstan's Mothers' Union has met during the year, either in the church or in the church hall. It continues to support the Afia holiday project and to write cards for members of the parish at Easter and Christmas. More details of this will be found in the collected reports.

Services held for life events are an important part of our outreach to the community and the church has continued to celebrate baptisms and weddings and to give thanks for lives ended at funeral services. All are welcome to attend any of our services.

There were 76 names on the Church Electoral Roll at 31st December 2023, 46 of whom were resident and 30 of whom were non-resident within the parish. The average Sunday attendance counted for the year in October was 55 adults and 3 children, combining both services.

The Church

St Dunstan's Church, is left open during throughout the day for visitors and for private prayer, facilitated by a team of parishioners who unlock the church in the morning and lock at the end of the day, enabling it to be open for all during the daylight hours.

The PCC is aware of its responsibility of maintaining the fabric of the church building not only as a place of worship, but as part of our historical heritage. This is carried out by the Hall and Fabric Committee which meets regularly to oversee renovation and repair as part of the quinquennial (five yearly inspection of church fabric) and reports back to the PCC. The 'Big Plan', supported by the PCC, a move to make the church a centre for pilgrimage and prayer by Mission through Heritage, is sadly on hold at present owing to the resignation of Sarah James as project coordinator. It is hoped that in time, someone will be found to take over this role. The church hall has happily incurred no major capital expenditure apart from a replacement water heater and the installation of CCTV cameras in the churchyard this year. Bookings and fundraising are healthy, as will be seen elsewhere in the Collected Reports.

Pastoral Care

Members of the congregation and community who are ill or going through difficult times are visited by the ministry team and Communion is taken to those who cannot attend church..

There are many activities and organisations, open to congregation, the wider parish and beyond, which form part of St Dunstan's outreach and aim to benefit all. These include the weekly Saturday Morning Coffee from 10.00 a.m., the Lunch Club which meets on the first Wednesday of the month, and Tiny Tots, a weekly opportunity for toddlers, parents and grandparents to meet together for a time of play and socialising. Additionally, the Social and Fundraising team works hard to organise sales, the Christmas Fair and other celebrations throughout the year. Chief of these in 2023 was the celebration of the King's Coronation in May, with a lunch, followed by a loyal toast to His Majesty.

The Thomas More Fellowship continued to discuss plans for making the Roper Chapel a more inviting place for the many pilgrims and visitors who come to the church, as part of the 'Big Plan' mentioned previously. A report on the Fellowship can be seen elsewhere in the documents.

Mission and Evangelism

St Dunstan's supports several missions as part of our ministry of outreach.

The Newsletter has continued to make an appearance in 2023 with 2 double issues in July/August and December/January and single publications for the rest of the year. It is available both online and as a physical copy as part of the Benefice newsletter along with sections from each of the other churches. Additionally, the St Dunstan's section is printed as a separate entity for organisations such as the Lunch Club and for people who come to the coffee mornings.

The Benefice website, www.dunstanmildredpeter.org.uk, is a valuable means of communication. So, too, are the many banners which have been purchased and displayed outside our various churches, and the digital presence, keeping people informed about our faith, services, and other matters.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All who attend Church regularly are encouraged to register on the Electoral Roll and stand for election to the PCC. There were 5 meetings of the full PCC during 2023, and the Standing Committee met on 4 occasions. The average attendance at PCC meetings was 80%.

The PCC operates through several committees which meet between full meetings of the PCC. These are: the Standing Committee, the Hall and Fabric Committee, the Worship Committee, the Flower Guild, the Social and Fundraising Team, the Fellowship of St Thomas More and the Eco-Church Committee. A new Finance Committee was also started during the year and continues to meet regularly. The leaders of these sub-committees report back to the PCC.

Administrative information

St Dunstan's Church is situated in St Dunstan's Street, Canterbury. It is part of the Canterbury Diocese within the Church of England. The Benefice Office address is St Dunstan's Church Hall, London Road, Canterbury CT2 8LS. The former parish of Holy Cross is combined with the parish of St Dunstan's.

PCC members who have served from 1 January 2022 until the date this report was approved are:

Ex Officio:

Rector	Revd Jo Richards
Curate	Revd Jenny Walpole
Churchwardens	Mrs Jayne Ward, until September 2023
	Mrs Sue Palmer

Representatives on the Deanery Synod:

Ms Elizabeth Turner (PCC Secretary and Deputy Warden)
Mrs L Parsons

Elected members:

Mr John Albin, until APCM 2023
Mr David Cockburn
Mrs Laurienne Edwards
Mr Richard Edwards
Mr Geoffrey Parsons (Treasurer)
Mr John Shaw from APCM 2023
Miss Philippa Trewby

This has been an interesting year of comings and goings, saying goodbye to dear friends who have died or left and welcoming newcomers to the parish. The latter half of the year has been overshadowed for us all by the absence of our Rector due to illness and her subsequent continuing recovery from Long Covid. We are so thankful that she is now able to make a graduated return to work and we keep her in our prayers. Many, many thanks to Revd Jenny who has worked tirelessly to keep everything running smoothly and to our churchwardens who have had so much to deal with and have managed so well.

Financial Review 2023

The figures are intended as a summary of incoming resources and expenditure. The 2022 figures are shown in parenthesis for comparison purposes.

Before transfers and revaluations, we recorded a net operating surplus on all funds of £20,307 (-£8,410), and an operating surplus in the General Fund of £19,257 (-£6,226).

In 2023, our investments with the CBF Church of England funds increased in value by £26,062 (-£46,892).

Receipts

Overall, total receipts for all funds for the year were £110,697 (£92,432), boosted by receipt of a legacy- see below.

General Fund receipts increased compared to last year £104,160 (£85,890). Within these figures, the total 'giving' figure, that is regular giving, donations (including on-line), plate collections and gift-aid increased compared to last year £44,581 (£43,462).

It is noted that on-line donations were £2,693 in 2023 (£488).

Friends' fund -raising income was £2,162 (£2,018) and hall rentals have increased: £12,970 (£10,989) and are recovering to pre-pandemic levels of 2019 (£14,530).

Parochial fees decreased £1,071 (£1,244), but dividend and bank interest continued to contribute significantly to overall income at £12,717 (£11,529).

After increasing the rent for Whitstable Road in September 2022 by 6%, net rent for the year (2023) was £10,704 (£10,000).

One-off grants received were £3,922 (£6,994). These comprise a grant from the Beerling Foundation of £3,000 towards a projector, and £922 for VAT relief.

Fund-raising, including coffee mornings were £4,139 (£4,052).

We received a legacy from the estate of the Late David Heald for £16,908.

Expenditure

Total expenditures of all funds for the year were reduced, £90,390 (£100,842),

because there was only a very small sum spent on capital expenditure.

Total expenditure in the General Fund was £84,904 (£92,116), of which the Parish Share was £43,107 (£42,950).

Utility costs (church and hall, gas, water, electricity) increased considerably to £9,215 (£3,826).

Church maintenance costs were £4,579 (£4,419). The main items were boiler service £1,020; safety & security £1,845; WIFI link £467. Hall maintenance costs were £1,540 (£7,090).

There was no capital expenditure for the year for the church. £3,572 was spent on the hall of which £3,000 was covered by a grant for the projector.

During the year donations were made to charities from restricted and unrestricted funds of £763 (£2,586). A further £3,200 was allocated in December 2023, but money will be transferred during early 2024.

Funds Carried Forward

Total funds carried forward to 2024 are £546,573 (£500,004) of which unrestricted funds carried forward are £172,294 (£144,661).

Reserves Policy

It is PCC policy to maintain a balance of reserves of unrestricted funds of between twelve and twenty-four months unrestricted payments. Such reserves would allow for most emergency situations that may occur and will help to cushion any future decline in incoming resources. Fund balances will be held in the bank current account and CBF Church of England Funds.

INDEPENDENT EXAMINERS' REPORT**TO THE PAROCHIAL CHURCH COUNCILLORS**
OF ST. DUNSTAN WITH HOLY CROSS PCC

This report on the accounts of the PCC for the year ended 31 December 2022, which are set out on pages 8 to 16, is in respect of an examination carried out under Regulation 3 of the Church Accounting Regulations 2006 and section 145 of the Charities Act 2011.

Respective responsibilities of PCC members and examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and s.144(2) of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act and to be found in the Church guidance, 2006 edition. 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.

Independent Examiners' Statement

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

- (i) 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 Act; and
 - * to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I consider that I am able to sign this report on the basis of the above paragraph.



Peter Acott
SHPD Accountants Ltd
10 Littlebourne Road, Maidstone
Kent, ME14 5QP

Dated: 18 March 2024

St Dunstans PCC Canterbury
Statement of Financial Activities
For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	62,559	4,760	-	67,319	52,818
Activities for generating funds	15,643	1,393	-	17,035	15,236
Investment income	23,421	-	-	23,421	21,528
Incoming resources from charitable activities	2,537	330	-	2,867	2,706
Other incoming resources	-	55	-	55	143
Total income	104,160	6,537	-	110,697	92,432
Resources used					
Cost of generating funds					
Cost of generating voluntary income	14	100	-	114	20
Charitable activities	81,493	5,387	-	86,880	98,334
Governance costs	3,396	-	-	3,396	2,489
Total expenditure	84,904	5,487	-	90,390	100,842
Net income / (expenditure) resources before transfer	19,257	1,050	-	20,307	(8,410)
Transfers:					
Gross transfers between funds - in	240	79	-	319	568
Gross transfers between funds - out	(79)	(240)	-	(319)	(568)
Other recognised gains / losses					
Gains/losses on investment assets	8,215	5,725	12,121	26,062	(46,892)
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	27,633	6,614	12,121	46,369	(55,302)
Reconciliation of funds					
Total funds brought forward	144,661	129,784	225,559	500,004	555,307
Total funds carried forward	172,294	136,398	237,681	546,373	500,004
Represented by					
Unrestricted					
General fund	172,294	-	-	172,294	144,661
Restricted					
Church Fabric	-	114,706	-	114,706	108,257
Community Outreach	-	1,086	-	1,086	1,173
Donations to Charities	-	200	-	200	-
Flower	-	-	-	-	202
Friends of St Dunstans	-	11,666	-	11,666	9,349
Friends of Thomas More	-	205	-	205	330
Hall Fabric Fund	-	633	-	633	2,047
Music	-	5,736	-	5,736	5,748
Rector Discretionary Fund	-	58	-	58	196
Support of Worship	-	55	-	55	55
Tower Fund	-	1,110	-	1,110	1,485
Youth Development	-	943	-	943	943
Endowment					
Building	-	-	96,722	96,722	96,722
Endowments	-	-	140,959	140,959	128,837
Total funds	172,294	136,398	237,681	546,373	500,004

St Dunstans PCC Canterbury

Balance Sheet detailed

	As at 31/12/2023	As at 31/12/2022
Fixed assets		
6431: 69 Whitstable Road	3,450	3,450
6432: Church Hall	93,272	93,272
6440: Halestrap Legacy Investment	104,560	95,568
6441: Helmore Bequest Investment	10,792	9,864
6442: Watkins Memorial Investment	25,607	23,405
6448: Rees Legacy Investment 004S	71,337	65,203
6449: CBF Property Fund 001P	20,900	22,618
6450: Cheyney Legacy Investment	44,167	40,369
6451: Headley & Lowe Legacy Investment 006S	83,055	75,913
6452: Headley & Lowe Legacy Property 002P	17,250	18,667
Total Fixed assets	474,390	448,329
Current assets		
6501: Bank current account	36,104	15,737
6510: CBF deposit account 001D	36,000	36,000
6520: Prepayments	-	-
6521: Revenue receivable	-	-
6590: Cash in hand	78	49
Total Current assets	72,183	51,786
Liabilities		
6610: Accruals Deferred Income	-	-
6620: Creditors for goods services	-	-
6699: Agency collections	200	110
Z04: Accounts Payable	-	-
Total Liabilities	200	110
Net Asset surplus (deficit)	546,373	500,004
Reserves		
Excess/(deficit) to date	20,307	(8,411)
Z01: Starting balances	500,004	555,307
Z02: Other gains/(losses)	26,062	(46,892)
Total Reserves	546,373	500,004

Represented by Funds		
General (Unrestricted)	172,294	144,661
Restricted	136,398	129,784
Endowment	237,681	225,559
Total	546,373	500,004

Accounts approved by: -

Sue Palmer (Trustee)

Geoffrey Parsons (Hon Treasurer)

Dated: 18 March 2024

Dated: 18 March 2024

St Dunstans PCC Canterbury

Statement of Assets and Liabilities (by code)
As at: 31 December 2023

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
6440: Halestrap Legacy Investment	-	-	-	104,560	104,560	95,568
6441: Helmore Bequest Investment	-	-	-	10,792	10,792	9,864
6442: Watkins Memorial Investment	-	-	-	25,607	25,607	23,405
6448: Rees Legacy Investment 004S	71,337	-	-	-	71,337	65,203
6449: CBF Property Fund 001P	20,900	-	-	-	20,900	22,618
6450: Cheyney Legacy Investment	44,167	-	-	-	44,167	40,369
6451: Headley & Lowe Legacy Investment 006S	-	-	83,055	-	83,055	75,913
6452: Headley & Lowe Legacy Property 002P	-	-	17,250	-	17,250	18,667
Total	136,405	-	100,305	140,959	377,668	351,607
Fixed Asset - Tangible Assets						
6431: 69 Whitstable Road	-	-	-	3,450	3,450	3,450
6432: Church Hall	-	-	-	93,272	93,272	93,272
Total	-	-	-	96,722	96,722	96,722
Current Asset - Cash At Bank And In Hand						
6501: Bank current account	19,829	-	16,275	-	36,104	15,737
6510: CBF deposit account 001D	15,982	-	20,018	-	36,000	36,000
6590: Cash in hand	78	-	-	-	78	49
Total	35,890	-	36,293	-	72,183	51,786
Liability - Agency Accounts						
6699: Agency collections	-	-	200	-	200	110
Total	-	-	200	-	200	110
Net total assets	172,294	-	136,398	237,681	546,373	500,004
Represented by						
General (Unrestricted)	172,294	-	-	-	172,294	144,661
Restricted - Charities	-	-	200	-	200	-
Restricted - Chfabric	-	-	114,706	-	114,706	108,981
Restricted - CommOut	-	-	1,086	-	1,086	1,173
Restricted - Flower	-	-	-	-	-	202
Restricted - FOTM	-	-	205	-	205	330
Restricted - Friends	-	-	11,666	-	11,666	9,349
Restricted - HallFab	-	-	633	-	633	1,323
Restricted - Music	-	-	5,736	-	5,736	5,748
Restricted - RDF	-	-	58	-	58	196
Restricted - Tower	-	-	1,110	-	1,110	1,485
Restricted - Worship	-	-	55	-	55	55
Restricted - Youth	-	-	943	-	943	943
Endowment - Building	-	-	-	96,722	96,722	96,722
Endowment - Endowments	-	-	-	140,959	140,959	128,837
Total	172,294	-	136,398	237,681	546,373	500,004

St Dunstans PCC Canterbury

Fund movement summary

Selected period: 01 January 2023 to 31 December 2023

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances Carried forward
Building - Building	96,722	-	-	-	-	96,722
Charities - Donations to Charities	-	495	295	-	-	200
Chfabric - Church Fabric	108,981	-	-	-	5,725	114,706
CommOut - Community Outreach	1,173	532	429	(190)	-	1,086
Endowments - Endowments	128,837	-	-	-	12,121	140,959
Flower - Flower	202	110	354	42	-	-
FOTM - Friends of Thomas More	330	-	125	-	-	205
Friends - Friends of St Dunstans	9,349	5,162	2,882	37	-	11,666
HallFab - Hall Fabric Fund	1,323	10	700	-	-	633
Music - Music	5,748	-	12	-	-	5,736
RDF - Rector Discretionary Fund	196	200	288	(50)	-	58
Tower - Tower Fund	1,485	29	403	-	-	1,110
Worship - Support of Worship	55	-	-	-	-	55
Youth - Youth Development	943	-	-	-	-	943
General - General fund	144,661	104,160	84,904	161	8,215	172,294
Totals	500,004	110,697	90,390	-	26,062	546,373

St Dunstans PCC Canterbury

Analysis of income and expenditure
Selected period: 01 January 2023 to 31 December 2023

					Total	
	General	Designated	Restricted	Endowment	This year	Last year
Incoming resources						
<i>Incoming resources from generated funds</i>						
0101 - Gift Aid bank	5,977	-	50	-	6,027	25,235
0102 - Parish Giving Scheme	18,217	-	-	-	18,217	96
0110 - Gift Aid Envelopes	466	-	-	-	466	583
0201 - Other planned giving	3,422	-	-	-	3,422	3,802
0301 - Loose plate collections	1,844	-	47	-	1,891	1,430
0401 - Regular gift days	-	-	-	-	-	-
0410 - Giving through church boxes	457	-	-	-	457	603
0501 - One-off Gift Aid gifts	1,933	-	165	-	2,098	808
0510 - Gifts of quoted securities	-	-	-	-	-	-
0550 - Donations appeals etc	1,606	-	4,463	-	6,069	3,707
0551 - Donations on-line Benefice	942	-	-	-	942	98
0552 - On-line donations St Dunstans only	1,751	-	35	-	1,785	390
0601 - Tax recoverable on Gift Aid	7,966	-	-	-	7,966	8,589
0701 - Legacies	16,908	-	-	-	16,908	-
0801 - Recurring grants	-	-	-	-	-	-
08A1 - Non-recurring one-off grants	922	-	-	-	922	6,994
0901 - Other funds generated	150	-	-	-	150	484
0503 - Friends subs Gift-aid	-	-	148	-	148	140
1220 - Bookstall sales - fund raising	187	-	-	-	187	226
1240 - Church hall lettings - fund raising	11,504	-	-	-	11,504	9,830
1250 - Magazine income - advertising	-	-	-	-	-	-
1270 - Coffee mornings	2,052	-	-	-	2,052	1,863
1301 - Rummage sales etc	963	-	-	-	963	1,104
1302 - Other fundraising income	937	-	1,245	-	2,182	2,073
1001 - Dividends	11,340	-	-	-	11,340	11,289
1020 - Bank and building society interest	1,377	-	-	-	1,377	240
1030 - Rent from lands or buildings	10,704	-	-	-	10,704	10,000
Incoming resources from generated funds Totals	101,623	-	6,152	-	107,775	89,583
<i>Incoming resources from charitable activities</i>						
1101 - Fees for weddings and funerals	1,071	-	-	-	1,071	1,244
1210 - Bookstall sales to promote objectives	-	-	220	-	220	264
1230 - Church hall lettings - objectives	1,466	-	110	-	1,576	1,199
1260 - Parish magazine sales	-	-	-	-	-	-
1303 - Fairtrade Sales	-	-	-	-	-	-
Incoming resources from charitable activities Totals	2,537	-	330	-	2,867	2,706
<i>Other incoming resources</i>						
0502 - Subscriptions received	-	-	55	-	55	143
1310 - Insurance claims	-	-	-	-	-	-
1320 - Surplus - sales of fixed assets	-	-	-	-	-	-
Other incoming resources Totals	-	-	55	-	55	143
Incoming resources Grand totals	104,160	-	6,537	-	110,697	92,432

	Total					
	General	Designated	Restricted	Endowment	This year	Last year
Resources used						
Cost of generating funds						
1701 - Fees paid to fund raisers	-	-	50	-	50	-
1710 - Costs of applying for grants	-	-	-	-	-	-
1720 - Costs of stewardship campaign	14	-	-	-	14	-
1730 - Costs of fetes & other events	-	-	50	-	50	20
1740 - Investment management costs	-	-	-	-	-	-
Cost of generating funds Totals	14	-	100	-	114	20
Charitable activities						
1731 - Fairtrade purchases	-	-	-	-	-	-
1801 - Giving to missionary societies	-	-	-	-	-	(100)
1830 - Giving - relief and development agencies	-	-	38	-	38	1,050
1850 - Home mission	53	-	165	-	218	1,286
1870 - Secular charities	50	-	457	-	507	350
1901 - Stipends quota	-	-	-	-	-	-
1910 - Ministry parish share etc	43,107	-	-	-	43,107	42,950
2001 - Assistant staff costs	4,921	-	-	-	4,921	4,872
2050 - Parish administrator expenses	80	-	-	-	80	62
2051 - Organist fees	3,415	-	-	-	3,415	3,395
2101 - Working expenses of incumbent	-	-	-	-	-	11
2102 - Curate's Expenses	-	-	-	-	-	-
2110 - Visiting speakers / locums	-	-	-	-	-	-
2120 - Council tax	-	-	-	-	-	-
2130 - Parsonage house expenses	-	-	-	-	-	-
2140 - Water rates - vicarage	-	-	-	-	-	-
2145 - Parsonage - water	-	-	-	-	-	-
2150 - Vicar's telephone	-	-	-	-	-	-
2160 - Parish training and mission	-	-	-	-	-	-
2170 - Education	-	-	-	-	-	-
2201 - Mission expenses	-	-	-	-	-	223
2301 - Church running - insurance	3,758	-	-	-	3,758	3,328
2309 - Church Office Supplies	571	-	-	-	571	624
2310 - Church office - telephone	526	-	-	-	526	376
2311 - Telephone church hall	-	-	-	-	-	-
2312 - Photocopier hire	419	-	-	-	419	1,437
2320 - Organ / piano tuning	629	-	-	-	629	702
2330 - Church maintenance	4,176	-	403	-	4,579	4,419
2331 - Cleaning	8	-	-	-	8	4
2340 - Upkeep of services	2,523	-	340	-	2,863	3,736
2350 - Upkeep of churchyard	2,975	-	-	-	2,975	1,137
2360 - Administration/stationary	288	-	-	-	288	275
2401 - Church running - electric	1,586	-	-	-	1,586	896
2410 - Church running - gas	4,186	-	-	-	4,186	1,199
2420 - Church running - water	241	-	-	-	241	93
2430 - Church running - oil	-	-	-	-	-	-
2440 - Church running - heating and lighting	-	-	-	-	-	-
2441 - Misc Expenses Church	338	-	339	-	677	535
2442 - Refreshments	24	-	191	-	215	103
2443 - Rubbish collection	551	-	-	-	551	957
2444 - Church Other consumables	-	-	-	-	-	4
2501 - Magazine expenses	-	-	-	-	-	-
2502 - Outreach costs	-	-	-	-	-	-
2510 - Bookstall costs	-	-	-	-	-	-
2515 - Hall caretakers remuneration	-	-	-	-	-	-
2520 - Hall running - oil	-	-	-	-	-	-
2530 - Hall running - electricity	1,554	-	-	-	1,597	858
2540 - Hall running - gas	999	-	-	-	1,019	390

	Total					
	General	Designated	Restricted	Endowment	This year	Last year
2550 - Hall running - insurance	1,122	-	-	-	1,122	1,109
2560 - Hall running - maintenance	1,540	-	-	-	1,540	7,090
2570 - Hall running - telephone	-	-	-	-	-	-
2580 - Hall running - water	361	-	-	-	361	390
2590 - Hall running - heating and lighting	-	-	-	-	(63)	-
2591 - Misc Expenses Hall	73	-	146	-	219	276
2592 - Hall kitchen supplies	425	-	36	-	461	91
2593 - Hall: Other consumables	76	-	-	-	76	232
2701 - Church major repairs - structure	-	-	-	-	-	-
2710 - Church major repairs - installation	-	-	-	-	-	7,333
2720 - Church interior and exterior decorating	-	-	-	-	-	-
2801 - Hall + major repairs - structure	-	-	-	-	-	5,975
2820 - Hall + major repairs - installation	300	-	3,272	-	3,572	13
2830 - Hall + interior and exterior decorating	-	-	-	-	-	-
2840 - Other PCC property upkeep	616	-	-	-	616	655
2901 - New building parsonage house	-	-	-	-	-	-
2910 - New building house for curate	-	-	-	-	-	-
2920 - New building Church	-	-	-	-	-	-
2930 - New building Hall	-	-	-	-	-	-
Charitable activities Totals	81,493	-	5,387	-	86,880	98,334
Governance costs						
2302 - Licences and subscriptions	2,226	-	-	-	2,226	1,319
2601 - Governance costs examination/audit fee	1,170	-	-	-	1,170	1,170
Governance costs Totals	3,396	-	-	-	3,396	2,489
Other resources used						
Other resources used Totals	-	-	-	-	-	-
Resources used Grand totals	84,904	-	5,487	-	90,390	100,842

**ST DUNSTAN WITH HOLY CROSS PCC
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2023**

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with Church Accounting Regulations and Charities Act 2011 using the receipts and payments basis.

The financial statements have been prepared under the historical cost convention other than for the value of investments which have been shown at market value.

The accounts are framed as receipts and payments and do not take in account timing differences caused by accruals or prepayments.

1 (a) Funds

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. These include funds designated for a particular purpose by the PCC.

The purposes of restricted funds are noted in the accounts.

The accounts include transactions, assets and liabilities for the which the PCC are held responsible. They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

1 (b) Incoming resources

Voluntary income and capital sources

Collections are recognised when made. Amounts receivable under covenant are recognised only when honoured by the covenantor. Income tax recoverable on covenanted or gift aid donations is recognised when received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its entitlement and the likely amount due.

Other ordinary income

Rental income from letting of church premises is accounted for when earned.

1 (c) Resources expended

Grants

Grants and donations are accounted for when paid.

Costs

Costs are accounted for when they are expended.

1 (d) Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s. 10(2)(c) of the Charities Act 2011. No value is placed on movable church furnishings held by churchwardens on special trusts for the PCC and which require a faculty for disposal since the PCC considers this to be an inalienable property. All expenditure during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

Freehold Property

Freehold property is stated at cost. No depreciation is charged against the values stated.

Fixed asset investments

Investments are initially recognised at their transaction value and subsequently measured at their market value as at the balance sheet date using the closing quoted market price. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Accounts

**THE BENEFICE OF ST DUNSTAN, ST PETER AND ST
MILDRED, CANTERBURY**

ST DUNSTAN WITH HOLY CROSS PCC

REGISTERED CHARITY 1140343

**ANNUAL REPORT
AND
FINANCIAL STATEMENTS
OF THE
PARISH CHURCH COUNCIL**

FOR THE YEAR ENDED 31ST DECEMBER 2022

**RECTOR
REV. JO RICHARDS**

**Independent Examiners
Richard A. Jones
SHPD Accountants
10 Littlebourne Road, Maidstone,
Kent, ME14 5QP**

PARISH OF ST DUNSTAN WITH HOLY CROSS PCC

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ST DUNSTAN'S WITH HOLY CROSS, CANTERBURY
PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT FOR THE YEAR 2022

Aim and purposes

St Dunstan's Parish is part of the Benefice of St Dunstan, St Mildred and St Peter and the Rector is the Revd Jo Richards. St Dunstan's with Holy Cross Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting in the parish the whole mission of the Church, pastoral, social and ecumenical. The PCC also safeguards the fabric of the church and has responsibility for maintenance of the church hall and the former curate's house at 69 Whitstable Road, Canterbury. The Parochial Church Council is a charity registered with the Charity Commission. Its number is 1140343.

Objectives and Activities

In line with the Charity Commission's guidance on public benefit, the PCC aims to involve both those who attend church regularly and the wider parish in worship at our church and in being part of the community of St Dunstan's. It therefore takes very seriously its responsibility of maintaining the fabric of the church and the church hall. A group dedicated to fundraising for this purpose, the 'Friends of St Dunstan's Church', is supported by the PCC, and has PCC representation on its committee.

Achievements and Performance

Prayer and Worship

2022 was the first 'normal' year for worship since the Covid pandemic, with the lifting of restrictions in 2021. However, there has been, as yet no return to the sharing of the chalice at Holy Communion with communicants kneeling or standing around the altar. The practice of live streaming celebrations of Holy Communion services on Sundays has continued. This and both Morning and Night Prayer and other special services can also be viewed on You Tube and the Benefice online congregation has been maintained during the year.

The pattern of services at St Dunstan's has continued in the way set up in 2021 with a weekly 8.00 a.m. said Communion Service and the 10.00 a.m. Communion Service now taking place at St Dunstan's on the 1st and 3rd Sundays of the month, with Communion being celebrated at St Peter's Church at 9.30 a.m. and at St Mildred's at 11.00 a.m. on the 2nd and 4th Sundays. Where there is a 5th Sunday in the month it is celebrated in each church of the Benefice in turn.

In July the first Open Table service took place at St Peter's Church. Both PCCs of the Benefice supported this initiative which provides a safe space for LGBTQIA people to participate in a service, containing a Eucharistic element, and several members of St Dunstan's congregation attend this monthly service regularly. As an Inclusive church, St Dunstan's welcomes this addition to the services across the Benefice. During the year there had also been much discussion about holding a general non-Eucharistic service which might appeal to those who are unfamiliar with more traditional services and 'Sunday Praise' is now taking place on the 3rd Sunday of the month at 3.00 p.m. for an experimental period.

For the younger people and families, Messy Church has met regularly on the 1st Sunday afternoon of the month. Attendance has varied but there is a core group which usually comes to the sessions and anyone is welcome to attend. During the latter part of 2022, continuing into 2023, the theme has been 'Love and Respect for our Neighbours' with particular emphasis on concern for safeguarding the planet. As an Eco Church, caring for God's creation is one of St Dunstan's Church's priorities. Again, the traditional Crib Service, popular with families and children and an important part of our outreach, took place on Christmas Eve.

St Dunstan's Mothers' Union has met during the year, either in the church for a short service, or in the church hall. More details of this will be found in the collected reports.

Services held for life events are an important part of our outreach to the community and the church has continued to celebrate baptisms and weddings and to give thanks for lives ended at funeral services. All are welcome to attend any of our services.

There were 76 names on the Church Electoral Roll at 31st December 2022, 47 of whom were resident and 29 of whom were non-resident within the parish. The average Sunday attendance counted for the year in October was 54 adults and 2 children, combining both services. The attendance for Messy Church in October was 18 adults and 6 children.

The Church

St Dunstan's Church, is left open during throughout the day for visitors and for private prayer, facilitated by a team of parishioners who unlock the church in the morning and lock at the end of the day, enabling it to be open for all during the daylight hours.

The PCC is aware of its responsibility of maintaining the fabric of the church building not only as a place of worship, but as part of our historical heritage. This is carried out by the Fabric Committee which meets regularly to oversee renovation and repair as part of the quinquennial (five yearly inspection of church fabric) and reports back to the PCC. The 'Big Plan, supported by the PCC, a move to make the church a centre for pilgrimage and prayer by Mission through Heritage, remains very much on the agenda. Progress on this has been made during the year with the appointment of Sarah James as project coordinator. The church hall has also been the focus of attention with the installation of new lights, doors and windows, which are not only more environmentally friendly, but should also make the hall warmer and less costly to heat.

Pastoral Care

Members of the congregation and community who are ill or going through difficult times are visited by the ministry team and Communion is taken to those who cannot attend church..

There are many activities and organisations, open to congregation, the wider parish and beyond, which form part of St Dunstan's outreach and aim to benefit all. These include the weekly Saturday Morning Coffee from 10.00 a.m., the Lunch Club which meets on the first Wednesday of the month, and Tiny Tots, a weekly opportunity for toddlers, parents and grandparents to meet together for a time of play and socialising. Additionally, the Social and Fundraising team works hard to organise sales, the Christmas Fair and other celebrations throughout the year. Chief of these in 2022 was the enjoyable, and in retrospect poignant, celebration of the late Queen's Platinum Jubilee in June, when a film of the coronation was shown and many delicious sandwiches and cakes were consumed.

The Thomas More Fellowship continued to discuss plans for making the Roper Chapel a more inviting place for the many pilgrims and visitors who come to the church, as part of the 'Big Plan' mentioned previously. A report on the Fellowship can be seen elsewhere in the documents.

Mission and Evangelism

St Dunstan's supports several missions as part of our ministry of outreach.

Following a review in June 2022 of the Newsletter (which replaced the parish magazines) it was agreed by PCC members that all was going well and that publication should continue. It is available both online and as a physical copy as part of the Benefice newsletter along with sections from each of the other churches. Additionally, the St Dunstan's section is printed as a separate entity for organisations such as the Lunch Club and for people who come to the coffee mornings.

The Benefice website, www.dunstanmildredpeter.org.uk, is a valuable means of communication. So, too, are the many banners which have been purchased and displayed outside our various churches, and the digital presence, keeping people informed about our faith, services, and other matters.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All who attend Church regularly are encouraged to register on the Electoral Roll and stand for election to the PCC. There were 5 meetings of the full PCC during 2021, and the Standing Committee met on 4 occasions. The average attendance at PCC meetings was 80%.

The PCC operates through several committees which meet between full meetings of the PCC. These are: the Standing Committee, the Hall and Fabric Committee, the Worship Committee, the Magazine Committee, the Flower Guild, the Social and Fundraising Team, the Fellowship of St Thomas More and the Eco-Church Committee. The leaders of these sub-committees report back to the PCC.

Administrative information

St Dunstan's Church is situated in St Dunstan's Street, Canterbury. It is part of the Canterbury Diocese within the Church of England. The Benefice Office address is St Dunstan's Church Hall, London Road, Canterbury CT2 8LS. The former parish of Holy Cross is combined with the parish of St Dunstan's.

PCC members who have served from 1 January 2022 until the date this report was approved are:

Ex Officio

Rector	Revd Jo Richards
Curate	Revd Jenny Walpole
Churchwardens	Mrs Jayne Ward, Mrs Sue Palmer

Representatives on the Deanery Synod:

Ms Elizabeth Turner (PCC Secretary and Deputy Warden)
Mrs L Parsons

Elected members:

Mr John Albin
Mr David Cockburn, from September 2022
Mrs Laurienne Edwards, from September 2022
Mrs Lee Edwards, until APCM 2022
Mr Richard Edwards
Mr Geoffrey Parsons (Treasurer)
Miss Philippa Trewby
Mr Martin Ward, until December 2022

Financial review

The figures are intended as a summary of incoming resources and expenditure. The 2021 figures are shown in parenthesis for comparison purposes.

Before transfers and revaluations, we recorded a net operating loss on all funds of £8,410 (-£3,340), and an operating loss in the General Fund of £6,226 (-£6,082).

In 2022, our investments with the CBF Church of England funds decreased in value by £46,892 (the gain in 2021 versus 2020 was £45,518).

Receipts

Overall, total receipts for all funds for the year were £92,432, a recovery from the previous Covid year (£80,640).

General Fund receipts increased compared to last year £85,890 (£76,965). Within these figures, the total 'giving' figure, that is regular giving, donations, plate collections and gift-aid was similar to last year £43,413 (£43,771). However, these two-year totals were approximately £5,000 lower than the pre-pandemic year, 2019.

Friends' income at £2,018 (£679) recovered as have hall rentals at £10,989 (£4,396) but the latter were still low compared to £14,530 in 2019.

Parochial fees decreased £1,244 (£3,758), but dividend and bank interest continued to contribute significantly to overall income at £11,529 (£10,980). Rent for the year from Whitstable Road was £10,000 (£10,308). Rents were increased in October by 6%. It is noted that rents are received net of expenses incurred by the agents. One-off grants received totalled £6,994 of which VAT rebates were £570; an insurance claim of £1,694; a grant from Streynshams of £1,176 towards the hall windows and a grant from the Church Commissioners of £3,400 towards winter heating costs.

Fund-raising, including coffee mornings were £4,052 (£2,525)

Expenditure

Total expenditures of all funds for the year were £100,842 (£83,979).

Total expenditure in the General Fund was £92,116 (£83,046), of which the Parish Share was £42,950 (£46,175).

Utility costs (church and hall, gas, water, electricity) increased to £3,826 (£2,920).

Church maintenance costs were £4,419 (£4,958). The main items were electrical work, £1,194; safety & security £1,884; gutter works £555. Hall maintenance costs were £7,090 (£3,330). This included electrical works, £4,368; plumbing £1,368; replacement hob £588.

Capital expenditure for the year was £13,321. The main items were new church chairs £1,675 (paid by a donation); £1,944 storm damage (partially paid by insurance); £2,892 clock winder (from Friends); Hall window and associated works £5,466.

During the year donations were made to charities from restricted and unrestricted funds of £2,586 (£3,911).

Funds carried forward

Total funds carried forward to 2023 are £500,004 (£555,307) of which unrestricted funds carried forward are £144,661 (£168,047).

Reserves policy.

It is PCC policy to maintain a balance of reserves of unrestricted funds of between twelve and twenty-four months unrestricted payments. Such reserves would allow for most emergency situations that may occur and will help to cushion any future decline in incoming resources. Fund balances will be held in the bank current account and CBF Church of England Funds.

INDEPENDENT EXAMINERS' REPORT

TO THE PAROCHIAL CHURCH COUNCILLORS OF ST. DUNSTAN WITH HOLY CROSS PCC

This report on the accounts of the PCC for the year ended 31 December 2022, which are set out on pages 8 to 16, is in respect of an examination carried out under Regulation 3 of the Church Accounting Regulations 2006 and section 145 of the Charities Act 2011.

Respective responsibilities of PCC members and examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and s.144(2) of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act and to be found in the Church guidance, 2006 edition. 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.

Independent Examiners' Statement

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

- (i) 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 Act; and
 - * to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I consider that I am able to sign this report on the basis of the above paragraph.



Richard A. Jones for SHPD Accountants
10 Littlebourne Road, Maidstone
Kent, ME14 5QP

Dated: 20 March 2023

St Dunstans PCC Canterbury
Statement of Financial Activities

For the period from 01 January 2022 to 31 December 2022

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	48,069	4,749	—	52,818	47,982
Activities for generating funds	13,886	1,349	—	15,236	7,015
Investment income	21,528	—	—	21,528	21,288
Incoming resources from charitable activities	2,406	300	—	2,706	4,321
Other incoming resources	—	143	—	143	33
Total income	85,890	6,542	—	92,432	80,639
Resources used					
Cost of generating funds					
Cost of generating voluntary income	—	20	—	20	520
Charitable activities	89,627	8,707	—	98,334	81,147
Governance costs	2,489	—	—	2,489	2,312
Total expenditure	92,116	8,727	—	100,842	83,979
Net income / (expenditure) resources before transfer	(6,226)	(2,185)	—	(8,410)	(3,340)
Transfers					
Gross transfers between funds - in	250	318	—	568	6,510
Gross transfers between funds - out	(318)	(250)	—	(568)	(6,510)
Other recognised gains / losses					
Gains / losses on investment assets	(17,092)	(12,610)	(17,190)	(46,892)	49,858
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	(23,384)	(14,727)	(17,190)	(55,302)	46,518
Reconciliation of funds					
Total funds brought forward	168,047	144,511	242,749	555,307	508,789
Total funds carried forward	144,661	129,783	225,559	500,004	555,307
Represented by					
Unrestricted					
General fund	144,661	—	—	144,661	168,047
Restricted					
Agency collection	—	—	—	—	—
Church Fabric	—	108,257	—	108,257	122,621
Community Outreach	—	1,173	—	1,173	1,151
Donations to Charities	—	—	—	—	—
Flower	—	202	—	202	220
Friends of St Dunstans	—	9,349	—	9,349	10,193
Friends of Thomas More	—	330	—	330	643
Hall Fabric Fund	—	2,047	—	2,047	1,105
Music	—	5,748	—	5,748	5,748
Rector Discretionary Fund	—	196	—	196	349
Support of Worship	—	55	—	55	55
Tower Fund	—	1,485	—	1,485	1485
Youth Development	—	943	—	943	943
Endowment					
Building	—	—	96,722	96,722	96,722
Endowments	—	—	128,837	128,837	146,027
Total funds	144,661	129,783	225,559	500,004	555,307

St Dunstons PCC Canterbury

Balance Sheet detailed


	As at 31/12/2022	As at 31/12/2021
Fixed assets		
6431: 69 Whitstable Road	3,450	3,450
6432: Church Hall	93,272	93,272
6440: Halestrap Legacy Investment	95,568	108,319
6441: Helmore Bequest Investment	9,864	11,180
6442: Watkins Memorial Investment	23,405	26,528
6448: Rees Legacy Investment 004S	65,203	73,902
6449: CBF Property Fund 001P	22,618	25,624
6450: Cheyney Legacy Investment	40,369	45,755
6451: Hedley & Lowe Legacy Investment Fund	75,913	86,042
6452: Hedley & Lowe Legacy Property	18,667	21,148
Total Fixed assets	448,329	495,221
Current assets		
6501: Bank current account	15,737	24,087
6510: CCLA (CBF) deposit account	36000	36,000
6520: Prepayments	—	—
6521: Revenue receivable	—	—
6590: Cash in hand	49	199
Total Current assets	51,786	60,286
Liabilities		
6610: Accruals Deferred Income	—	—
6620: Creditors for goods services	—	—
6699: Agency collections	110	199
Z04: Accounts Payable	—	—
Total Liabilities	110	199
Net Asset surplus (deficit)	500,004	555,307
Reserves		
Excess / (deficit) to date	(8,411)	(3,340)
Z01: Starting balances	555,307	508,789
Z02: Gains and losses on investments	(46,892)	49,858
Total Reserves	500,004	555,307

Represented by Funds		
Unrestricted	144,661	168,047
Designated	—	—
Restricted	129,783	144,511
Endowment	225,559	242,749
Total	500,004	555,307

Accounts approved by: -

Rev'd Jo Richards (Chair)

Geoffrey Parsons (Hon Treasurer)





Dated: 20 March 2023

Dated: 20 March 2023

St Dunstans PCC Canterbury
Statement of Assets and Liabilities (by code)
As at: 31 December 2022

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed assets - Investments						
6440 : Halestrap Legacy Investment	—	—	—	95,568	95,568	108,319
6441 : Helmore Bequest Investment	—	—	—	9,864	9,864	11,180
6442 : Watkins Memorial Investment	—	—	—	23,405	23,405	26,528
6448 : Rees Legacy Investment 0004S	65,203	—	—	—	65,203	73,902
6449 : CBF Property Fund 001P	22,618	—	—	—	22,618	25,624
6450 : Cheyney Legacy Investment	40,369	—	—	—	40,369	45,755
6451 : Headley & Lowe Legacy Investment 006S	—	—	75,913	—	75,913	86,042
6451 : Headley & Lowe Legacy Property 002P	—	—	18,667	—	18,667	21,148
Total	128,189	—	94,580	128,837	351,607	398,498
Fixed assets - Tangible assets						
6431 : 69 Whitstable Road	—	—	—	3,450	3,450	3,450
6432 : Church Hall	—	—	—	93,272	93,272	93,272
Total	—	—	—	96,722	96,722	96,722
Current assets - Cash at bank and in hand						
6501 : Bank current account	442	—	15,295	—	15,737	24,087
6510 : CBF deposit account 001D	15,982	—	20,018	—	36,000	36,000
6590 : Cash in hand	49	—	—	—	49	199
Total	16,472	—	35,314	—	51,786	60,286
Liabilities - Agency accounts						
6699 : Agency collections	—	—	110	—	110	199
Total	—	—	110	—	110	199
Net total assets	144,661	—	129,783	225,559	500,004	555,307
Represented by						
Unrestricted - General	144,661	—	—	—	144,661	168,047
Restricted - Chfabric	—	—	108,981	—	108,981	122,621
Restricted - CommOut	—	—	1,173	—	1,173	1,151
Restricted - Flower	—	—	202	—	202	220
Restricted - FOTM	—	—	330	—	330	643
Restricted - Friends	—	—	9,349	—	9,349	10,193
Restricted - HallFab	—	—	1,323	—	1,323	1,105
Restricted - Music	—	—	5,748	—	5,748	5,748
Restricted - RDF	—	—	196	—	196	349
Restricted - Tower	—	—	1,485	—	1,485	1,485
Restricted - Worship	—	—	55	—	55	55
Restricted - Youth	—	—	943	—	943	943
Endowment - Building	—	—	—	96,722	96,722	96,722
Endowment - Endowments	—	—	—	128,837	128,837	146,027
Total	144,661	—	129,783	225,559	500,004	555,307

St Dunstons PCC Canterbury
Fund movement summary
Selected period: 01 January 2022 to 31 December 2022

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances Carried forward
Building - Building	96,722	—	—	—	—	96,722
Charities - Donations to Charities	—	976	976	—	—	—
Chfabric - Church Fabric	122,621	1,694	2,724	—	(12,610)	108,981
CommOut - Community Outreach	1,151	397	375	—	—	1,173
Endowments - Endowments	146,027	—	—	—	(17,190)	128,837
Flower - Flower	220	261	278	—	—	202
Friends - Friends of Thomas More	643	20	334	—	—	330
Friends - Friends of St Dunstons	10,193	2,018	2,929	68	—	9,349
HallFab - Hall Fabric Fund	1,105	1,176	958	—	—	1,323
Music - Music	5,748	—	—	—	—	5,748
RDF - Rector Discretionary Fund	349	—	153	—	—	196
Tower - Tower Fund	1,485	—	—	—	—	1,485
Worship - Support of Worship	55	—	—	—	—	55
Youth - Youth Development	943	—	—	—	—	943
General - General fund	168,047	85,890	92,116	(68)	(17,092)	144,661
Totals	555,307	92,432	100,842	—	(46,892)	500,004

St Dunstans PCC Canterbury

Analysis of income and expenditure

Selected period: 01 January 2022 to 31 December 2022

	Unrestricted	Designated	Restricted	Endowment	Total This year	Last year
Incoming resources						
Incoming resources from generated funds						
0101 - Gift Aid bank	25,210	—	25	—	25,235	27,173
0102 - Parish Giving Scheme	96	—	—	—	96	—
0110 - Gift Aid Envelopes	583	—	—	—	583	802
0201 - Other planned giving	3,802	—	—	—	3,802	2,634
0301 - Loose plate collections	1,395	—	36	—	1,430	1,378
0401 - Regular gift days	—	—	—	—	—	—
0410 - Giving through church boxes	603	—	—	—	603	585
0501 - One-off Gift Aid gifts	653	—	155	—	808	2,044
0510 - Gifts of quoted securities	—	—	—	—	—	—
0550 - Donations appeals etc	2,043	—	1,664	—	3,707	2,504
0551 - Donations on-line Benefice	98	—	—	—	98	565
0552 - On-line donations St Dunstans only	390	—	—	—	390	95
0601 - Tax recoverable on Gift Aid	8,589	—	—	—	8,589	7,500
0701 - Legacies	—	—	—	—	—	—
0801 - Recurring grants	—	—	—	—	—	915
08A1 - Non-recurring one-off grants	4,124	—	2,870	—	6,994	1,768
0901 - Other funds generated	484	—	—	—	484	20
0503 - Friends subs Gift-aid	5	—	135	—	140	65
1220 - Bookstall sales - fund raising	226	—	—	—	226	144
1240 - Church hall lettings - fund raising	9,830	—	—	—	9,830	4,006
1250 - Magazine income - advertising	—	—	—	—	—	—
1270 - Coffee mornings	1,863	—	—	—	1,863	680
1301 - Rummage sales etc	1,104	—	—	—	1,104	1,058
1302 - Other fundraising income	859	—	1,214	—	2,073	1,062
1001 - Dividends	11,289	—	—	—	11,289	10,944
1020 - Bank and building society interest	240	—	—	—	240	36
1030 - Rent from lands or buildings	10,000	—	—	—	10,000	10,308
Incoming resources from generated funds Totals	83,484	—	6,099	—	89,583	76,285
Incoming resources from charitable activities						
1101 - Fees for weddings and funerals	1,244	—	—	—	1,244	3,758
1210 - Bookstall sales to promote objectives	4	—	260	—	264	150
1230 - Church hall lettings - objectives	1,159	—	40	—	1,199	390
1260 - Parish magazine sales	—	—	—	—	—	23
1303 - Fairtrade Sales	—	—	—	—	—	—
Incoming resources from charitable activities Totals	2,406	—	300	—	2,706	4,321
Other incoming resources						
0502 - Subscriptions received	—	—	143	—	143	33
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
Other incoming resources Totals	—	—	143	—	143	33
Incoming resources Grand totals	85,890	—	6,542	—	92,432	80,640

Resources used	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Cost of generating funds						
1701 - Fees paid to fund raisers	—	—	—	—	—	—
1710 - Costs of applying for grants	—	—	—	—	—	—
1720 - Costs of stewardship campaign	—	—	—	—	—	410
1730 - Costs of fetes & other events	—	—	20	—	20	110
1740 - Investment management costs	—	—	—	—	—	—
Cost of generating funds Totals	—	—	20	—	20	520
Charitable activities						
1731 - Fairtrade purchases	—	—	—	—	—	—
1801 - Giving to missionary societies	(100)	—	—	—	(100)	650
1830 - Giving - relief and development agencies	1,050	—	—	—	1,050	2,260
1850 - Home mission	257	—	1,029	—	1,286	351
1870 - Secular charities	250	—	100	—	350	650
1901 - Stipends quota	—	—	—	—	—	—
1910 - Ministry parish share etc	42,950	—	—	—	42,950	46,175
2001 - Assistant staff costs	4,872	—	—	—	4,872	4,765
2050 - Parish administrator expenses	62	—	—	—	62	108
2051 - Organist fees	3,395	—	—	—	3,395	3,435
2101 - Working expenses of incumbent	11	—	—	—	11	—
2102 - Curate's Expenses	—	—	—	—	—	56
2110 - Visiting speakers / locums	—	—	—	—	—	—
2120 - Council tax	—	—	—	—	—	—
2130 - Parsonage house expenses	—	—	—	—	—	—
2140 - Water rates - vicarage	—	—	—	—	—	—
2145 - Parsonage - water	—	—	—	—	—	—
2150 - Vicar's telephone	—	—	—	—	—	—
2160 - Parish training and mission	—	—	—	—	—	24
2170 - Education	—	—	—	—	—	—
2201 - Mission expenses	23	—	200	—	223	—
2301 - Church running - insurance	3,328	—	—	—	3,328	3,235
2309 - Church Office Supplies	624	—	—	—	624	396
2310 - Church office - telephone	376	—	—	—	376	241
2311 - Telephone church hall	—	—	—	—	—	—
2312 - Photocopier hire	1,437	—	—	—	1,437	516
2320 - Organ / piano tuning	702	—	—	—	702	499
2330 - Church maintenance	4,419	—	—	—	4,419	4,958
2331 - Cleaning	4	—	—	—	4	48
2340 - Upkeep of services	3,457	—	278	—	3,736	2,720
2350 - Upkeep of churchyard	1,137	—	—	—	1,137	176
2360 - Administration/stationary	275	—	—	—	275	384
2401 - Church running - electric	896	—	—	—	896	679
2410 - Church running - gas	1,199	—	—	—	1,199	1,270
2420 - Church running - water	93	—	—	—	93	82
2430 - Church running - oil	—	—	—	—	—	—
2440 - Church running - heating and lighting	—	—	—	—	—	—
2441 - Misc Expenses Church	314	—	221	—	535	50
2442 - Refreshments	—	—	103	—	103	19
2443 - Rubbish collection	957	—	—	—	957	417
2444 - Church Other consumables	4	—	—	—	4	—
2501 - Magazine expenses	—	—	—	—	—	—
2502 - Outreach costs	—	—	—	—	—	—
2510 - Bookstall costs	—	—	—	—	—	—

	Unrestricted	Designated	Restricted	Endowment	Total This year	Last year
2515 - Hall caretakers remuneration	—	—	—	—	—	—
2520 - Hall running - oil	—	—	—	—	—	—
2530 - Hall running - electricity	858	—	—	—	858	511
2540 - Hall running - gas	390	—	—	—	390	292
2550 - Hall running - insurance	1,109	—	—	—	1,109	1,054
2560 - Hall running - maintenance	7,090	—	—	—	7,090	3,330
2570 - Hall running - telephone	—	—	—	—	—	—
2580 - Hall running - water	390	—	—	—	390	86
2590 - Hall running - heating and lighting	—	—	—	—	—	—
2591 - Misc Expenses Hall	151	—	125	—	276	52
2592 - Hall kitchen supplies	60	—	31	—	91	46
2593 - Hall: Other consumables	186	—	46	—	232	74
2701 - Church major repairs - structure	—	—	—	—	—	—
2710 - Church major repairs - installation	1,717	—	5,616	—	7,333	—
2720 - Church interior and exterior decorating	—	—	—	—	—	—
2801 - Hall + major repairs - structure	5,017	—	958	—	5,975	—
2820 - Hall + major repairs - installation	13	—	—	—	13	1,014
2830 - Hall + interior and exterior decorating	—	—	—	—	—	—
2840 - Other PCC property upkeep	655	—	—	—	655	528
2901 - New building parsonage house	—	—	—	—	—	—
2910 - New building house for curate	—	—	—	—	—	—
2920 - New building Church	—	—	—	—	—	—
2930 - New building Hall	—	—	—	—	—	—
Charitable activities Totals	89,627	—	8,707	—	98,335	81,147
Governance costs						
2302 - Licences and subscriptions	1,319	—	—	—	1,319	1,142
2601 - Governance costs examination/audit fee	1,170	—	—	—	1,170	1,170
Governance costs Totals	2,489	—	—	—	2,489	2,312
Resources used Grand totals	92,116	—	8,727	—	100,842	83,980

**ST DUNSTAN WITH HOLY CROSS PCC
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2022**

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with Church Accounting Regulations and Charities Act 2011 using the receipts and payments basis. The financial statements have been prepared under the historical cost convention other than for the value of investments which have been shown at market value. The accounts are framed as receipts and payments and do not take in account timing differences caused by accruals or prepayments.

1 (a) Funds

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. These include funds designated for a particular purpose by the PCC. The purposes of restricted funds are noted in the accounts. The accounts include transactions, assets and liabilities for the which the PCC are held responsible. They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

1 (b) Incoming resources

Voluntary income and capital sources

Collections are recognised when made. Amounts receivable under covenant are recognised only when honoured by the covenantor. Income tax recoverable on covenanted or gift aid donations is recognised when received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its entitlement and the likely amount due.

Other ordinary income

Rental income from letting of church premises is accounted for when earned.

1 (c) Resources expended

Grants

Grants and donations are accounted for when paid.

Costs

Costs are accounted for when they are expended.

1 (d) Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s. 10(2)(c) of the Charities Act 2011. No value is placed on movable church furnishings held by churchwardens on special trusts for the PCC and which require a faculty for disposal since the PCC considers this to be an inalienable property. All expenditure during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

Freehold Property

Freehold property is stated at cost. No depreciation is charged against the values stated.

Fixed asset investments

Investments are initially recognised at their transaction value and subsequently measured at their market value as at the balance sheet date using the closing quoted market price. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Accounts

**THE BENEFICE OF ST DUNSTAN, ST PETER AND ST
MILDRED, CANTERBURY**

ST DUNSTAN WITH HOLY CROSS PCC

REGISTERED CHARITY 1140343

**ANNUAL REPORT
AND
FINANCIAL STATEMENTS
OF THE
PARISH CHURCH COUNCIL**

FOR THE YEAR ENDED 31ST DECEMBER 2021

**RECTOR
REV. JO RICHARDS**

**Independent Examiners
Richard A. Jones
SHPD Accountants
10 Littlebourne Road, Maidstone,
Kent, ME14 5QP**

PARISH OF ST DUNSTAN WITH HOLY CROSS PCC

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THE BENEFICE OF ST DUNSTAN, ST MILDRED AND ST PETER, CANTERBURY

ST DUNSTAN'S WITH HOLY CROSS, CANTERBURY PAROCHIAL CHURCH COUNCIL

ANNUAL REPORT FOR THE YEAR 2021

Aim and purposes

St Dunstan's Parish is part of the Benefice of St Dunstan, St Mildred and St Peter and the Rector is the Revd Jo Richards. St Dunstan's with Holy Cross Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting in the parish the whole mission of the Church, pastoral, social and ecumenical. The PCC also safeguards the fabric of the church and has responsibility for maintenance of the church hall and the former curate's house at 69 Whitstable Road, Canterbury.

Objectives and Activities

In line with the Charity Commission's guidance on public benefit, the PCC aims to involve both those who attend church regularly and the wider parish in worship at our church and in being part of the community of St Dunstan's. It therefore takes very seriously its responsibility of maintaining the fabric of the church and the church hall. A group dedicated to fundraising for this purpose, the 'Friends of St Dunstan's Church', is supported by the PCC, and has representatives from the PCC on its committee.

Achievements and Performance

Prayer and Worship

During 2021, the normal pattern of services and church attendance was disrupted owing to the continuing coronavirus pandemic, although to a lesser degree than in the previous year. Churches which had been closed at the end of 2020 during the national lockdown, opened again at the end of March. Fortunately, it was possible for many to watch the celebration of Holy Communion each Sunday online, either on YouTube or live streamed. Daily Morning and Night Prayer were also available through the same medium as well as other special services. Since the lifting of government coronavirus restrictions in July, this practice has continued and the Benefice has maintained its online congregation.

While services have continued to take place, with some restrictions in place, owing to the lack of availability of clergy, the frequency of them has altered. The 8.00 a.m. said Communion Service remains a weekly celebration, and the 10.00 a.m. Communion Service now takes place at St Dunstan's on the 1st and 3rd Sundays of the month, with Communion being celebrated at St Peter's Church at 9.30 a.m. and at St Mildred's at 11.00 a.m. on the 2nd and 4th Sundays. Where there is a 5th Sunday in the month it is celebrated in each church of the Benefice in turn.

Where Youth and Family worship is concerned, the coronavirus pandemic had a serious impact on activities. The last meeting of Messy Church took place in March 2020 and due to restrictions and the need for social distancing, it was not possible to hold further meetings. With the lifting of lockdowns in the summer of 2021, it was finally possible for Messy Church to begin again from 3 October, with some restrictions in place and less mixing between families and individuals than previously. Happily, it was possible to hold the Crib Service, a means of outreach to the community which has been a tradition at St Dunstan's for many years, on Christmas Eve.

St Dunstan's Mothers' Union which had not been able to meet after March 2020 began holding meetings again after July 2021, in the safer environment of the Church Hall, rather than in the branch leader's home. During these months a series of afternoon services for the MU have been held in St Dunstan's Church, and we have been happy to be joined by some of our friends from St Mildred's and St Peter's MU.

In the early part of 2021 a large number of funerals were conducted in the church with a limited number of attenders. As restrictions were eased it was possible for more people to be present to give thanks for lives ended. From July onwards, it was also possible to celebrate weddings and baptisms again. All these services for life events are an important part of our outreach to the community. All are welcome to attend any of our services. Together with St Peter's and St Mildred's Churches, we registered as Inclusive Church before the pandemic. This has now taken a step forward with the arrival in July of the Revd Jenny Walpole, Curate to the Benefice. As part of her training, she is undertaking a project to bring Open Table, a movement which provides safe space for LGBTQIA people to hold a service, containing a Eucharistic element, to the Benefice. Eco-Church also remains one of our priorities as we practice our concern for God's world through this.

There were 78 people on the Church Electoral Roll at 31st December 2021, 49 of whom were resident and 29 of whom were non-resident within the parish. The average Sunday attendance counted for the year in October was 62 adults and 2 children, combining both services. The attendance for Messy Church in October was 7 adults and 17 children.

The Church

In normal circumstances, St Dunstan's Church, is left open during throughout the day for visitors and for private prayer. This was facilitated by a team of parishioners who unlocked the church in the morning and locked at the end of the day. It was not possible for this practice to continue in the early part of the year. Now a new team of lockers and unlockers has been compiled enabling the church to be open for all during the daylight hours.

The PCC is aware of its responsibility to maintain the fabric of the church building not only as a place of worship, but as part of our historical heritage. This is carried out by the Fabric Committee which meets regularly in normal circumstances, to oversee renovation and repair as part of the quinquennial (five yearly inspection of church fabric) and reports back to the PCC. The 'Big Plan,

discussed by the PCC before and during the pandemic, a move to make the church a centre for pilgrimage and prayer by Mission through Heritage, remains very much on the agenda.

Pastoral Care

Members of the congregation and community who are ill or going through difficult times are visited by the ministry team.

Many of the activities and organisations, open to congregation, the wider parish and beyond, which formed part of St Dunstan's outreach and aimed to benefit all, including Tiny Tots, Saturday Morning Coffee, and the Lunch Club have been able to function again with the lifting of covid restrictions. As yet, it has not been possible to hold a Christmas Tea, and the Art and Craft Group has closed, since there was no-one able to oversee it. St Dunstan's is now no longer the Café and distribution centre for the Canterbury Food Bank as its management decided on a different method of distribution of food parcels.

The Thomas More Fellowship continued to discuss plans for making the Roper Chapel a more inviting place for the many pilgrims and visitors who come in normal times as part of the 'Big Plan' mentioned previously.

Mission and Evangelism

St Dunstan's supports several missions as part of our ministry of outreach.

The Parish Magazine which halted publication in March 2020 has re-emerged in the form of a newsletter as part of the overall Benefice publication. The Magazine Committee, meeting in July came to a decision to re-launch publication in a different format with shorter, more vibrant articles. This is available both online and as a physical copy as part of the Benefice newsletter along with sections from each of the other churches and also as a separate entity for organisations such as the Lunch Club and for people who come to the coffee mornings. It was agreed by the PCC in December that this would be an experiment due for review in June 2022.

The Benefice website, www.dunstanmildredpeter.org.uk, is a valuable means of communication. So, too, are the many banners which have been purchased and displayed outside our various churches, and the digital presence, keeping people informed about our faith, services, and other matters.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All who attend Church regularly are encouraged to register on the Electoral Roll and stand for election to the PCC. There were 5 meetings of the full PCC during 2021, and the Standing Committee met on 3 occasions. The average attendance at PCC meetings was 80%.

The PCC operates through several committees which meet between full meetings of the PCC. These are: the Standing Committee, the Hall and Fabric Committee, the Worship Committee, the Magazine Committee, the Flower Guild, the Social and Fundraising Team, the Fellowship of St Thomas More and the Eco-Church Committee. The leaders of these sub-committees report back to the PCC.

Administrative information

St Dunstan's Church is situated in St Dunstan's Street, Canterbury. It is part of the Canterbury Diocese within the Church of England. The Benefice Office address is St Dunstan's Church Hall, London Road, Canterbury CT2 8LS. The former parish of Holy Cross is combined with the parish of St Dunstan's. The Parochial Church Council (PCC) is a charity registered with the Charity Commission. Its number is 1140343.

PCC members who have served from 1 January 2021 until the date this report was approved are:

Ex Officio

Rector	Revd Jo Richards
Curate	Revd Jenny Walpole from July 2021
Churchwardens	Mrs Jayne Ward Mrs Sue Palmer

Representatives on the Deanery Synod:

Ms Elizabeth Turner (PCC Secretary and Deputy Warden)
Mrs Jacquie Webber to APCM 2021
Mrs L Parsons from APCM 2021

Elected members:

Mr John Albin
Mrs Laurienne Edwards
Mrs Lee Edwards
Mr Richard Edwards
Mr Geoffrey Parsons (Treasurer)
Miss Philippa Trewby
Mr Martin Ward

Financial Review

The figures are intended as a summary of incoming resources and expenditure. The 2020 figures are shown in parenthesis for comparison purposes.

Before transfers and revaluations, we recorded a net operating loss on all funds of £3,340 (net loss £17,249), and an operating loss in the General Fund of £6,082 (£14,134). However, our investments with the CBF Church of England funds increased in value by £45,518 which more than offset these operating losses. The operating losses are directly related to the Covid pandemic and will be explored in more detail below.

Receipts

Overall, total receipts for all funds for the year were £80,640 (£82,691).

General Fund receipts were close to last year £76,965 (£76,381). Within these figures, the total 'giving' figure, that is regular giving, donations, plate collections and gift-aid was similar to last year £43,771 (£43,397). These two-year totals were approximately £5,000 lower than the pre-pandemic year 2019. However, our regular givers maintained their giving and more people now contribute by standing order.

As all activities were again curtailed during the year, so all fundraising, including the Friends contributions, were £3,009 (£1,164), or £3,500 less than 2019. In addition, hall rentals were still low £4,396 (3,674), compared to £14,530 in 2019.

Parochial fees increased £3,758 (£1,739). Dividend and bank interest continued to contribute significantly to overall income at £10,980 (£10,970). Rent for the year from Whitstable Road was £10,308 (£8,807). It is noted that rents are received net of expenses incurred by the agents. One-off grants totalled £1,767 of which VAT rebates were £1,518 and £250 from KCC towards WIFI installation. Streynshams gave £515 toward a defibrillator.

Expenditure

Total expenditures of all funds for the year were £83,908 (£99,941).

Total expenditure in the General Fund was £83,406 (£90,515), of which the Parish Share was £46,175 (£45,467).

Utility costs were flat £2,920 (£3,035).

Church maintenance costs were £4,989 (£10,623). The main items were electrical work, £1,818; roof alarm £924; new alarm £672. Hall maintenance costs were £3,330 (£4,240). A new hall alarm system was installed £1,014.

During the year donations were made to charities from restricted and unrestricted funds of £3,911 (£4,693).

Funds Carried Forward

Total funds carried forward to 2022 are £555,307 (£508,789) of which unrestricted funds carried forward are £168,047 (£160,797).

Reserves Policy

It is PCC policy to maintain a balance of reserves of unrestricted funds of between twelve and twenty-four months unrestricted payments. Such reserves would allow for most emergency situations that may occur and will help to cushion any future decline in incoming resources. Fund balances will be held in the bank current account and CBF Church of England Funds.

INDEPENDENT EXAMINERS' REPORT
TO THE PAROCHIAL CHURCH COUNCILLORS
OF ST. DUNSTAN WITH HOLY CROSS PCC

This report on the accounts of the PCC for the year ended 31 December 2021, which are set out on pages 8 to 16, is in respect of an examination carried out under Regulation 3 of the Church Accounting Regulations 2006 and section 145 of the Charities Act 2011.

Respective responsibilities of PCC members and examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and s.144(2) of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act and to be found in the Church guidance, 2006 edition. 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.

Independent Examiners' Statement

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

- (i) 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 Act; and
 - * to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I consider that I am able to sign this report on the basis of the above paragraph.



Richard A. Jones for SHPD Accountants
10 Littlebourne Road, Maidstone
Kent, ME14 5QP

Dated: 07 March 2022

St Dunstans PCC Canterbury
Statement of Financial Activities

For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	45,014	2,968	—	47,982	55,922
Activities for generating funds	6,531	484	—	7,015	3,648
Investment income	21,288	—	—	21,288	19,777
Incoming resources from charitable activities	4,131	190	—	4,321	3,156
Other incoming resources	—	33	—	33	188
Total income	76,964	3,675	—	80,639	82,691
Resources used					
Cost of generating funds					
Cost of generating voluntary income	410	110	—	520	80
Charitable activities	80,324	823	—	81,147	97,077
Governance costs	2,312	—	—	2,312	2,784
Total expenditure	83,046	933	—	83,979	99,941
Net income / (expenditure) resources before transfer	(6,082)	2,742	—	(3,340)	(17,249)
Transfers					
Gross transfers between funds - in	—	6,510	—	6,510	7
Gross transfers between funds - out	(4,843)	(1,667)	—	(6,510)	(7)
Other recognised gains / losses					
Gains / losses on investment assets	18,174	13,408	18,275	49,858	17,657
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	7,249	20,993	18,275	46,518	408
Reconciliation of funds					
Total funds brought forward	160,797	123,518	224,474	508,789	508,381
Total funds carried forward	168,047	144,511	242,749	555,307	508,789
Represented by					
Unrestricted					
General fund	168,047	—	—	168,047	160,797
Restricted					
Agency collection	—	—	—	—	—
Church Fabric	—	122,621	—	122,621	104,449
Community Outreach	—	1,151	—	1,151	1,067
Donations to Charities	—	—	—	—	—
Flower	—	220	—	220	464
Friends of St Dunstans	—	10,193	—	10,193	9,638
Friends of Thomas More	—	643	—	643	565
Hall Fabric Fund	—	1,105	—	1,105	590
Music	—	5,748	—	5,748	5,748
Rector Discretionary Fund	—	349	—	349	—
Support of Worship	—	55	—	55	55
Tower Fund	—	1,485	—	1,485	—
Youth Development	—	943	—	943	943
Endowment					
Building	—	—	96,722	96,722	96,722
Endowments	—	—	146,027	146,027	127,752

St Dunstons PCC Canterbury

Balance Sheet detailed

	As at 31/12/2021	As at 31/12/2020
Fixed assets		
6431: 69 Whitstable Road	3,450	3,450
6432: Church Hall	93,272	93,272
6440: Halestrap Legacy Investment	108,319	94,763
6441: Helmore Bequest Investment	11,180	9,781
6442: Watkins Memorial Investment	26,528	23,208
6448: Rees Legacy Investment income 606078004S	73,902	64,653
6449: CBF Property Fund 001P	25,624	22,425
6450: Cheyney Legacy Investment	45,755	40,029
6451: Hedley & Lowe Legacy Investment Fund	86,042	75,273
6452: Hedley & Lowe Legacy Property	21,148	18,508
Total Fixed assets	495,221	445,363
Current assets		
6501: Bank current account	24,087	27,781
6510: CCLA (CBF) deposit account	36000	36,000
6520: Prepayments	—	—
6521: Revenue receivable	—	—
6590: Cash in hand	199	120
Total Current assets	60,286	63,901
Liabilities		
6610: Accruals Deferred Income	—	—
6620: Creditors for goods services	—	—
6699: Agency collections	199	475
Z04: Accounts Payable	—	—
Total Liabilities	199	475
Net Asset surplus (deficit)	555,307	508,789
Reserves		
Excess / (deficit) to date	(3,340)	(17,249)
Z01: Starting balances	508,789	508,381
Z02: Gains and losses on investments	49,858	17,657
Total Reserves	555,307	508,789

Represented by Funds		
Unrestricted	168,047	160,797
Designated	—	—
Restricted	144,511	123,518
Endowment	242,749	224,474
Total	555,307	508,789

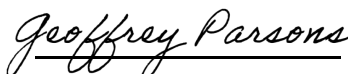
Accounts approved by: -

Rev'd Jo Richards (Chair)



Dated: 07 March 2022

Geoffrey Parsons (Hon Treasurer)



Dated: 07 March 2022

St Dunstons PCC Canterbury
Statement of Assets and Liabilities (by code)
As at: 31 December 2021

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed assets - Investments						
6440 : Halestrap Legacy Investment	—	—	—	108,319	108,319	94,763
6441 : Helmore Bequest Investment	—	—	—	11,180	11,180	9,781
6442 : Watkins Memorial Investment	—	—	—	26,528	26,528	23,208
6448 : Rees Legacy Investment 0004S	73,902	—	—	—	73,902	64,653
6449 : CBF Property Fund 001P	25,624	—	—	—	25,624	22,425
6450 : Cheyney Legacy Investment	45,755	—	—	—	45,755	40,029
6451 : Headley & Lowe Legacy Investment 006S	—	—	86,042	—	86,042	75,273
6451 : Headley & Lowe Legacy Property 002P	—	—	21,148	—	21,148	18,508
Total	145,281	—	107,190	146,027	398,498	348,640
Fixed assets - Tangible assets						
6431 : 69 Whitstable Road	—	—	—	3,450	3,450	3,450
6432 : Church Hall	—	—	—	93,272	93,272	93,272
Total	—	—	—	96,722	96,722	96,722
Current assets - Cash at bank and in hand						
6501 : Bank current account	6,585	—	17,502	—	24,087	27,781
6510 : CBF deposit account 001D	15,982	—	20,018	—	36,000	36,000
6590 : Cash in hand	199	—	—	—	199	120
Total	22,766	—	37,520	—	60,286	63,901
Liabilities - Agency accounts						
6699 : Agency collections	—	—	199	—	199	475
Total	—	—	199	—	199	475
Net total assets	168,047	—	144,511	242,749	555,307	508,789
Represented by						
Unrestricted - General	168,047	—	—	—	168,047	160,797
Restricted - Chfabric	—	—	122,621	—	122,621	104,449
Restricted - CommOut	—	—	1,151	—	1,151	1,067
Restricted - FOTM	—	—	643	—	643	565
Restricted - Flower	—	—	220	—	220	464
Restricted - Friends	—	—	10,193	—	10,193	9,638
Restricted - HallFab	—	—	1,105	—	1,105	590
Restricted - Music	—	—	5,748	—	5,748	5,748
Restricted - RDF	—	—	349	—	349	—
Restricted - Tower	—	—	1,485	—	1,485	—
Restricted - Worship	—	—	55	—	55	55
Restricted - Youth	—	—	943	—	943	943
Endowment - Building	—	—	—	96,722	96,722	96,722
Endowment - Endowments	—	—	—	146,027	146,027	127,752
Total	168,047	—	144,511	242,749	555,307	508,789

St Dunstans PCC Canterbury
Fund movement summary
Selected period: 01 January 2021 to 31 December 2021

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances Carried forward
Building - Building	96,722	—	—	—	—	96,722
Chfabric - Church Fabric	104,449	1,588	—	3,176	13,408	122,621
CommOut - Community Outreach	1,067	163	79	—	—	1,151
Charities - Donations to Charities	—	110	110	—	—	—
Endowments - Endowments	127,752	—	—	—	18,275	146,027
Flower - Flower	464	113	357	—	—	220
Friends - Friends of St Dunstans	9,638	679	124	—	—	10,193
Friends - Friends of Thomas More	566	108	30	—	—	644
HallFab - Hall Fabric Fund	590	515	—	—	—	1,105
Music - Music	5,747	—	—	—	—	5,747
RDF - Rector Discretionary Fund	—	400	51	—	—	349
Worship - Support of Worship	55	—	—	—	—	55
Tower - Tower Fund	—	—	182	1,667	—	1,485
Youth - Youth Development	943	—	—	—	—	943
General - General fund	160,797	76,965	83,046	(4,843)	18,174	168,047
Totals	508,789	80,639	83,979	—	49,858	555,307

St Dunstans PCC Canterbury

Analysis of income and expenditure
Selected period: 01 January 2021 to 31 December 2021

	Unrestricted	Designated	Restricted	Endowment	Total This year	Last year
Incoming resources						
<i>Incoming resources from generated funds</i>						
0101 - Gift Aid bank	27,173	—	—	—	27,173	27,887
0110 - Gift Aid Envelopes	802	—	—	—	802	1,995
0201 - Other planned giving	2,634	—	—	—	2,634	1,634
0301 - Loose plate collections	1,290	—	88	—	1,378	588
0401 - Regular gift days	—	—	—	—	—	—
0410 - Giving through church boxes	585	—	—	—	585	133
0501 - One-off Gift Aid gifts	1,224	—	820	—	2,044	446
0510 - Gifts of quoted securities	—	—	—	—	—	—
0550 - Donations appeals etc	2,186	—	318	—	2,504	1,152
0551 - Donations on-line Benefice	565	—	—	—	565	20
0552 - On-line donations St Dunstans only	95	—	—	—	95	—
0601 - Tax recoverable on Gift Aid	7,500	—	—	—	7,500	10,123
0701 - Legacies	—	—	—	—	—	5,000
0801 - Recurring grants	—	—	915	—	915	—
08A1 - Non-recurring one-off grants	960	—	808	—	1,768	6,369
0901 - Other funds generated	—	—	20	—	20	575
0503 - Friends subs Gift-aid	—	—	65	—	65	35
1220 - Bookstall sales - fund raising	144	—	—	—	144	53
1240 - Church hall lettings - fund raising	4,006	—	—	—	4,006	2,509
1250 - Magazine income - advertising	—	—	—	—	-	95
1270 - Coffee mornings	680	—	—	—	680	452
1301 - Rummage sales etc	1,058	—	—	—	1,058	-
1302 - Other fundraising income	643	—	419	—	1,062	504
1001 - Dividends	10,944	—	—	—	10,944	10,685
1020 - Bank and building society interest	36	—	—	—	36	285
1030 - Rent from lands or buildings	10,308	—	—	—	10,308	8,807
<i>Incoming resources from generated funds Totals</i>	72,833	—	3,452	—	76,285	79,347
<i>Incoming resources from charitable activities</i>						
1101 - Fees for weddings and funerals	3,758	—	—	—	3,758	1,739
1210 - Bookstall sales to promote objectives	—	—	150	—	150	120
1230 - Church hall lettings - objectives	350	—	40	—	390	1,165
1260 - Parish magazine sales	23	—	—	—	23	133
1303 - Fairtrade Sales	—	—	—	—	—	—
<i>Incoming resources from charitable activities Totals</i>	4,131	—	190	—	4,321	3,156
<i>Other incoming resources</i>						
0502 - Subscriptions received	—	—	33	—	33	188
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
<i>Other incoming resources Totals</i>	—	—	33	—	33	188
Incoming resources Grand totals	76,964	—	3,675	—	80,639	82,691

Resources used	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Cost of generating funds						
1701 - Fees paid to fund raisers	—	—	—	—	—	—
1710 - Costs of applying for grants	—	—	—	—	—	—
1720 - Costs of stewardship campaign	410	—	—	—	410	58
1730 - Costs of fetes & other events	—	—	110	—	110	21
1740 - Investment management costs	—	—	—	—	—	—
Cost of generating funds Totals	410	—	110	—	520	80
Charitable activities						
1731 - Fairtrade purchases	—	—	—	—	—	—
1801 - Giving to missionary societies	650	—	—	—	650	615
1830 - Giving - relief and development agencies	2,150	—	110	—	2,260	2,184
1850 - Home mission	300	—	51	—	351	594
1870 - Secular charities	650	—	—	—	650	1,300
1901 - Stipends quota	—	—	—	—	—	—
1910 - Ministry parish share etc	46,175	—	—	—	46,175	45,467
2001 - Assistant staff costs	4,765	—	—	—	4,765	3,580
2050 - Parish administrator expenses	108	—	—	—	108	—
2051 - Organist fees	3,435	—	—	—	3,435	3,465
2101 - Working expenses of incumbent	—	—	—	—	—	—
2102 - Curate's Expenses	56	—	—	—	56	—
2110 - Visiting speakers / locums	—	—	—	—	—	—
2120 - Council tax	—	—	—	—	—	—
2130 - Parsonage house expenses	—	—	—	—	—	—
2140 - Water rates - vicarage	—	—	—	—	—	—
2145 - Parsonage - water	—	—	—	—	—	—
2150 - Vicar's telephone	—	—	—	—	—	—
2160 - Parish training and mission	24	—	—	—	24	—
2170 - Education	—	—	—	—	—	—
2201 - Mission expenses	—	—	—	—	—	45
2301 - Church running - insurance	3,235	—	—	—	3,235	3,541
2309 - Church Office Supplies	396	—	—	—	396	1,261
2310 - Church office - telephone	241	—	—	—	241	410
2311 - Telephone church hall	—	—	—	—	—	—
2312 - Photocopier hire	516	—	—	—	516	571
2320 - Organ / piano tuning	499	—	—	—	499	647
2330 - Church maintenance	4,776	—	182	—	4,958	10,623
2331 - Cleaning	48	—	—	—	48	—
2340 - Upkeep of services	2,473	—	247	—	2,720	1,270
2350 - Upkeep of churchyard	66	—	110	—	176	288
2360 - Administration/stationary	384	—	—	—	384	386
2401 - Church running - electric	679	—	—	—	679	623
2410 - Church running - gas	1,270	—	—	—	1,270	1,090
2420 - Church running - water	82	—	—	—	82	111
2430 - Church running - oil	—	—	—	—	—	—
2440 - Church running - heating and lighting	—	—	—	—	—	—
2441 - Misc Expenses Church	25	—	25	—	50	325
2442 - Refreshments	—	—	19	—	19	82
2443 - Rubbish collection	417	—	—	—	417	409
2444 - Church Other consumables	—	—	—	—	—	—
2501 - Magazine expenses	—	—	—	—	—	210
2502 - Outreach costs	—	—	—	—	—	—
2510 - Bookstall costs	—	—	—	—	—	—

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
2515 - Hall caretakers remuneration	—	—	—	—	—	—
2520 - Hall running - oil	—	—	—	—	—	—
2530 - Hall running - electricity	511	—	—	—	511	527
2540 - Hall running - gas	292	—	—	—	292	264
2550 - Hall running - insurance	1,054	—	—	—	1,054	1,034
2560 - Hall running - maintenance	3,330	—	—	—	3,330	4,240
2570 - Hall running - telephone	—	—	—	—	—	—
2580 - Hall running - water	86	—	—	—	86	420
2590 - Hall running - heating and lighting	—	—	—	—	—	—
2591 - Misc Expenses Hall	52	—	—	—	52	5
2592 - Hall kitchen supplies	—	—	46	—	46	33
2593 - Hall: Other consumables	40	—	34	—	74	101
2701 - Church major repairs - structure	—	—	—	—	—	6,634
2710 - Church major repairs - installation	—	—	—	—	—	2,706
2720 - Church interior and exterior decorating	—	—	—	—	—	1,050
2801 - Hall + major repairs - structure	—	—	—	—	—	—
2820 - Hall + major repairs - installation	1,014	—	—	—	1,014	—
2830 - Hall + interior and exterior decorating	—	—	—	—	—	—
2840 - Other PCC property upkeep	528	—	—	—	528	967
2901 - New building parsonage house	—	—	—	—	—	—
2910 - New building house for curate	—	—	—	—	—	—
2920 - New building Church	—	—	—	—	—	—
2930 - New building Hall	—	—	—	—	—	—
Charitable activities Totals	80,324	—	823	—	81,147	97,077
Governance costs						
2302 - Licences and subscriptions	1,142	—	—	—	1,142	1,614
2601 - Governance costs examination/audit fee	1,170	—	—	—	1,170	1,170
Governance costs Totals	2,312	—	—	—	2,312	2,784
Resources used Grand totals	83,046	—	933	—	83,979	99,941

**ST DUNSTAN WITH HOLY CROSS PCC
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2021**

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with Church Accounting Regulations and Charities Act 2011 using the receipts and payments basis. The financial statements have been prepared under the historical cost convention other than for the value of investments which have been shown at market value. The accounts are framed as receipts and payments and do not take in account timing differences caused by accruals or prepayments.

1 (a) Funds

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. These include funds designated for a particular purpose by the PCC. The purposes of restricted funds are noted in the accounts. The accounts include transactions, assets and liabilities for the which the PCC are held responsible. They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

1 (b) Incoming resources

Voluntary income and capital sources

Collections are recognised when made. Amounts receivable under covenant are recognised only when honoured by the covenantor. Income tax recoverable on covenanted or gift aid donations is recognised when received. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its entitlement and the likely amount due.

Other ordinary income

Rental income from letting of church premises is accounted for when earned.

1 (c) Resources expended

Grants

Grants and donations are accounted for when paid.

Costs

Costs are accounted for when they are expended.

1 (d) Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s. 10(2)(c) of the Charities Act 2011. No value is placed on movable church furnishings held by churchwardens on special trusts for the PCC and which require a faculty for disposal since the PCC considers this to be an inalienable property. All expenditure during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

Freehold Property

Freehold property is stated at cost. No depreciation is charged against the values stated.

Fixed asset investments

Investments are initially recognised at their transaction value and subsequently measured at their market value as at the balance sheet date using the closing quoted market price. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.