

**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 1<sup>st</sup> and 3<sup>rd</sup> 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 2<sup>nd</sup> and 4<sup>th</sup> Sundays, and where there is a 5<sup>th</sup> 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 intinct 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](http://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

Curate

Churchwarden

Revd Jo Richards

Revd Jenny Walpole until 30 June 2024

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 Streynshams 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.



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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
<b>Incoming resources</b>					
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
<b>Total income</b>	<b>170,267</b>	<b>5,314</b>	<b>-</b>	<b>175,581</b>	<b>110,697</b>
<b>Resources used</b>					
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
<b>Total expenditure</b>	<b>108,096</b>	<b>1,938</b>	<b>-</b>	<b>110,034</b>	<b>90,390</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>62,171</b>	<b>3,376</b>	<b>-</b>	<b>65,547</b>	<b>20,307</b>
<b>Transfers:</b>					
Gross transfers between funds - in	30	111	-	141	319
Gross transfers between funds - out	(111)	(30)	-	(141)	(319)
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	3,091	2,270	3,226	8,587	26,062
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
<b>Net movement in funds</b>	<b>65,181</b>	<b>5,727</b>	<b>3,226</b>	<b>74,134</b>	<b>46,369</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>172,294</b>	<b>136,398</b>	<b>237,681</b>	<b>546,373</b>	<b>500,004</b>
<b>Total funds carried forward</b>	<b>237,475</b>	<b>142,125</b>	<b>240,907</b>	<b>620,507</b>	<b>546,373</b>
<b>Represented by</b>					
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
<b>Total funds</b>	<b>237,475</b>	<b>142,125</b>	<b>240,907</b>	<b>620,507</b>	<b>546,373</b>

## St Dunstons PCC Canterbury

## Balance Sheet detailed

		As at 31/12/2024	As at 31/12/2023
<b>Fixed assets</b>			
	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
	<b>Total Fixed assets</b>	<b>482,977</b>	<b>474,390</b>
<b>Current assets</b>			
	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
	<b>Total Current assets</b>	<b>137,654</b>	<b>72,183</b>
<b>Liabilities</b>			
	6610: Accruals Deferred Income	-	-
	6620: Creditors for goods services	-	-
	6699: Agency collections	124	200
	Z04: Accounts Payable	-	-
	<b>Total Liabilities</b>	<b>124</b>	<b>200</b>
	<b>Net Asset surplus (deficit)</b>	<b>620,507</b>	<b>546,373</b>
<b>Reserves</b>			
	Excess/(deficit) to date	65,547	20,307
	Z01: Starting balances	546,373	500,004
	Z02: Other gains/(losses)	8,587	26,062
	<b>Total Reserves</b>	<b>620,507</b>	<b>546,373</b>

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

## 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

CHAIN 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
<b>Fixed Asset - Investments</b>						
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
<b>Fixed Asset - Tangible Assets</b>						
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
<b>Current Asset - Cash At Bank And In Hand</b>						
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
<b>Liability - Agency Accounts</b>						
6699: Agency collections	-	-	124	-	124	200
Total	-	-	124	-	124	200
Net total assets	237,475	-	142,125	240,907	620,507	546,373
<b>Represented by</b>						
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 Dunstons 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 Dunstons	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
<b>Totals</b>	<b>546,373</b>	<b>175,581</b>	<b>110,034</b>	<b>-</b>	<b>8,587</b>	<b>620,507</b>



## St Dunstons 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
<b>Incoming resources</b>					
<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 Dunstons 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
<b>Resources used</b>						
<b>Cost of generating funds</b>						
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
<b>Charitable activities</b>						
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
<b>Governance costs</b>						
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
<b>Other resources used</b>						
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.